I. Raiffeisen Bank Account, electronic services List of Conditions

Announced on 13th May 2025
Valid: from 14th of May 2025
(certain provisions come into effect on the dates specified below)

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Amendments announced on 13th May 2025 and effective as of 14nd of May 2025 are marked by yellow background in the List of conditions:

- Insert the complete Rules for Participation in the Customer Referral Programme for Consumer, Premium Banking and Small Business customers Program into this Terms and Conditions List.

Amendments announced on 09th May 2025 and effective as of 15th of July 2025 are marked with a grey background:

- Starting from July 15, 2025, the Bank will not accept HUF or foreign currency transfer orders or internal bank transfer orders valued at up to 25 million HUF from clients in the Retail and Premium segments via the Raiffeisen Direkt channel (telephone customer service).
- Starting from July 15, 2025, the Bank will not accept orders for regular transfers (standing orders) and direct debits (for authorization recording, modification, or cancellation) from clients in the Retail and Premium segments, regardless of the amount, via the Raiffeisen Direkt channel (telephone customer service).

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Amendments announced on 30st April 2025 and effective as of 1st of May 2025 are marked by green background in the List of conditions:

- The Bank, considering the measures proposed by the Ministry of National Economy to curb inflation, has decided to offer discounts on certain fees on a promotional basis from May 1, 2025, to June 30, 2026. The discounted fees falling within this category—also including the extension of certain previously announced promotions—are highlighted as 'Promotional Fee' with a green background in the current Conditions List. The Bank reserves the right to modify or terminate these promotions with two months' prior notice to the affected clients, should unforeseen material and adverse changes occur in the circumstances existing at the time of the announcement of the promotions—particularly in the legal and regulatory environment applicable to the Bank— that make it unreasonable to maintain these promotional fees (highlighted with a green background) under unchanged conditions.

The Bank postpones the effective date of the changes announced on February 28, 2025. The new effective date for the modifications highlighted with a blue background is July 1, 2026. (Original postponed effective date was May 16, 2025.)

- Postal delivery of paper-based bank statements for Yelloo account, Online account, Award-winning account, Activity 3.0 account, as well as FeeWaiver 2.0, Activity 2.0, Everyday 2.0, Basic 2.0, and Basic account packages; and Postal delivery of paper-based bank statements for FeeWaiver Plus, FeeWaiver, and Activity account packages. Due to changes in certain economic factors and costs that significantly influence the Bank's operating expenses, the Bank will implement a unilateral modification (fee increase) in accordance with section 19.13.4 of Chapter XIX, Part 1 of the General Business Conditions.
- The Bank decided to postpone the effective date considering the measures proposed by the Ministry of National Economy to curb inflation. The Bank reserves the right to establish a different effective date for the modifications if unforeseen material and adverse changes occur in the future in the circumstances existing at the time of this postponement—particularly in the legal and regulatory environment applicable to the Bank—that make the postponed effective date of the modifications unreasonable for the Bank.

Parts that were deleted during this change have been marked with a strikethrough.

1. Account maintenance [Bank accounts and account package]

1.1. Available account packages

Raiffeisen Aktiv Account: bank account for everyday finances, which provides a discounted account management fee upon meeting any of the 3 different conditions.
Raiffeisen Yelloo Account: bank account kept in HUF, it can be applied for until reaching the age of 26 with free monthly account-keeping fee and free debit card purchase and discounts for transactions via Raiffeisen DirektNet and myRaiffeisen mobileapplication.
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 21th November 2024:

Raiffeisen Feewinner Account

Raiffeisen Activity 3.0 Account

Raiffeisen Online Account

Raiffeisen Everyday 2.0 Account

Raiffeisen Base 2.0 Account

Account package cannot be opened after 21th 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 Package

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 custormer's diverse disposal - is automatícally 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 11, 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, Aktiv and foreign currency account packages. 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.

2. Online account opening channels for new customers

2.1. Raiffeisen Online Retail Account Opening Platform

The Raiffeisen Online Retail Account Opening Platform provides account opening for new retail and premium customers who:

- are over 18 years AND
- do not have an exicting payment account, credit agreement or securities account agreement at the time of account opening.

2.2. Opening an account through myRaiffeisen mobile application

Opening an account through the myRaiffeisen mobile application is available to those new retail and premium customers who:

- are over 18 years,
- They have a chip-equipped identity card or passport issued after 2016, as well as an NFC-capable device, ANDdo not have an exicting payment account, credit agreement or securities account agreement at the time of account opening.

2.3. Raiffeisen Online Personal Loan Platform

The Raiffeisen Online Retail Platform provides account opening for new retail and premium customers who:

- are over 18 years AND
- do not have an existing payment account, credit agreement or securities account agreement at the time of account opening.

2.4. Signing contracts for online account openings by the Bank

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

2.5. Accounts available through online account opening channels for new customers

The Bank guarantees the opening of bank account packages (Feewinner, Activity 3.0, Online Account, Everyday 2.0, Basic 2.0) that will no longer be available from 22nd November 2024, for account applications initiated by 6:00 PM and successfully completed by 7:00 PM on 21st November 2024. For online account applications initiated after 6:00 PM on 21st November 2024, the Bank will provide the Active Account package.

Számlatípus	**Channel**		
	Raiffeisen Online Account Opening Platform	myRaiffeisen mobile application	Raiffeisen Personal Loan Platform
Aktiv Account	x	x	x
Yelloo Account	x	x	-
Premium Banking Account	x	x	-
Premium Banking Plus Account	x	x	-
Relationship Account	x	-	-

3. Interest rates of HUF and foreign currency bank accounts

3.1. Interest rates HUF bank accounts

Interest rates of HUF bank accounts

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

3.2. 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%

3.3. 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
ti: the number remaining days from the day of the deposit allocation until the i^{th} payment

(k+bv)i: the sum ofthe paid interest and the repayment of deposit amount paid on the i^{th} payment

4. Fees and commissions of available Raiffeisen Bank Account kept in HUF (Aktiv, Yelloo, Basic Account)

4.1. Aktiv Account

Account management conditions		
		Aktiv Account
Account maintenance	If the conditions detailed in below of these List of Terms & Conditions are met	HUF 0
	If the conditions detailed in below of these List of Terms & Conditions are not met	Promotional fee valid until at least 31.05.2025: HUF 1,999 The standard fee: HUF 2,499
The condition for using the Aktiv account with a discounted account management fee is that at least one of the following conditions is met**:**		I. A credit of at least the amount of the current minimum gross monthly wage — HUF 290,800 in 2025 — but until December 31, 2025, a promotional requirement of the current minimum net monthly wage — HUF 193,382 in 2025. This credit can be received in up to two installments, for any reason. II. At least 10 transactions must be completed on the bank account in the given calendar month, and the total value of the transactions completed each month must reach an amount equivalent to half of the current minimum gross monthly wage — HUF 145,400 in 2025 — but until May 31, 2025, a promotional minimum of HUF 50,000. III. The Customer must have an active personal loan or credit agreement — excluding credit cards — with Raiffeisen Bank as a Borrower (excluding Co-borrowers). Further detailed information can be read below this table.

Additional general rules regarding the monthly account management fee:
The Bank does not charge a monthly account management fee for the month of account opening, for the first month of using the Aktiv account package in case of a package modification, and for the following first month. If the conditions for the fee-free use of the Aktiv account package are not met in the second month following the account opening or package modification, the Bank will debit the Customer's bank account with the amount of the monthly account management fee specified in the current Conditions List. The Bank will debit the customer's bank account with the account management fee on the 6th banking day of the month following each calendar month in which the conditions for fee exemption are not met.

The Bank ties the amounts determined in relation to the conditions for the discounted monthly account management fee to the mandatory minimum wage for full-time employees (the current full gross or net monthly minimum wage). These amounts are automatically adjusted from January 1st of each year to the mandatory minimum wage for full-time employees applicable for that year, or to amounts calculated in the same manner based on it. The Bank publishes the changes in the relevant amounts in the current Conditions List by December 20th each year. If the legislation regarding the minimum wage is announced after December 20th, the Bank will publish the changes no later than the working day following the announcement of the legislation.

This means that by meeting any of the three conditions mentioned above, you are entitled to a HUF 0 monthly account management fee. The Bank does not check the fulfillment of the conditions during the month of account opening (or account package change for existing customers) and the first full month thereafter. This gives you enough time to arrange for your salary to be transferred to this account through your employer, or to activate your bank card and fulfill the transaction condition with the transactions made using it.

I. Further details of the crediting condition for the account management fee exemption:

A credit of at least the amount of the current minimum gross monthly wage — HUF 290,800 in 2025 — is required, but until December 31, 2025, there is a promotional requirement of the current minimum net monthly wage — HUF 193,382 in 2025. This credit can be received in up to two installments, for any reason.

Regarding the credit condition, the period under review is from the 20th day of the month preceding the relevant month to the 19th day of the relevant month. The Bank examines the fulfillment of the above conditions on the last working day of the relevant month. The required credit cannot be fulfilled through deposits or transfers between your own accounts.

Everyday life example: if your salary, meeting the specified amount, is credited to this account by the 10th of each month, you will fulfill the condition for each month as long as your income is directed to this account. Therefore, applying the review period from the 20th of the previous month to the 19th of the current month is beneficial for you even if you receive your salary twice within a calendar month. This typically happens around Christmas and New Year with some employers. If you receive your salary at the beginning of a calendar month and again at the end of the same calendar month, you can meet the account management fee exemption condition for two months with the appropriate amount of credit.

The Bank does not check whether the incoming credit was received under the title of salary or with a salary reference.

Since the amount of the minimum wage changes to some extent every year, you should expect that the amount of credit required for the account management fee discount may also change (increase) each year.

II. Further details of the transactional condition for the account management fee exemption:

In the given calendar month, at least 10 transactions must be completed on the bank account, and the total value of the transactions completed each month must reach an amount equivalent to half of the current minimum gross monthly wage — HUF 145,400 in 2025—but until May 31, 2025, there is a promotional minimum of HUF 50,000.

When determining the fulfillment of the conditions, the Bank examines the following types of transactions charged to the Customer's bank accounts:
a) one-time transfers submitted and completed via online channels,
b) standing orders submitted and completed via any channel,
c) direct debits,
d) ATM cash withdrawals using a bank card, and
e) bank card purchases, including transactions made with the Customer's credit card.

The condition regarding the minimum number of transactions and amount can be met with any type of transaction. The Bank does not consider transactions between the Customer's own accounts when determining the fulfillment of the conditions.

The review period for the fee charge for the relevant month is from the first calendar day to the last calendar day of the relevant month. For the review, transactions already posted on the bank account in the given month and, in the case of instant HUF transfers, the day the order is placed are taken into account.

Everyday life example: You don't need to drastically change your usual transaction habits to meet the conditions for the monthly account management fee exemption, even with relatively low transaction activity.

For instance, if you usually pay your household bills via online transfer or online bank card transactions, or if you use your bank card to shop several times a week on your way home, the total of these transactions will likely meet the condition for the account management fee exemption.

One thing to keep in mind: try not to make card transactions in the last days of the month, as not all transactions may be posted to your account within the same calendar month.

The total value of transactions is linked to the current minimum wage. The minimum wage generally changes (increases) to some extent every year.

III. Further details of the existing loan condition for the account management fee exemption:

The Customer must have an active personal loan or credit agreement—excluding credit cards—with Raiffeisen Bank as a Borrower (excluding Co-borrowers).

If an overdraft facility is used, the Aktiv account package is free of charge if the overdraft is linked to the bank account to which the conditions of the Aktiv account package apply. The Bank does not consider the Customer's credit cards when determining eligibility for the account management fee exemption. The Bank reviews the fulfillment of this condition on the last banking day of the relevant month.

This means that as long as you have a loan with us—excluding credit cards—which you still need to repay, this bank account will be free of account management fees for you.

After you have paid the last installment of your loan, you can continue to use this bank account without account management fees by meeting either of the other two conditions.

Indexation of charges and fees

The Bank ties the calculation of fees indicated for the Aktiv bank account package and all related Conditions Lists (such as Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions, Cash Transactions List of Conditions for Private Individuals) to the average consumer price index published annually by the Central Statistical Office for the previous calendar year. The amount or rate of the fee is automatically adjusted (indexed) from April 1st each year according to the average consumer price index applicable for the previous calendar year. The Bank publishes the fee changes in the current Conditions List by April 1st each year at the latest. For fee changes, the Bank applies whole forint amounts based on general rounding rules, and for fees determined in euros, amounts up to two decimal places. The Bank reserves the right not to apply the indexation for certain customer groups or types of services one or more times.

The Bank undertakes not to follow the change in the average consumer price index for 2024 in April 2025 for fees applicable to the Aktiv account package and all fees determined by the account package as announced in November 2024. The Bank's commitment does not apply to:

- indexation of fees that are not determined by account package but are uniformly applied to all account packages,
- indexation due in 2026 and subsequent years,
- automatic increases in the expected credit or transaction amounts tied to the minimum wage related to the monthly account management fee discount condition (occurring by force of law),
- possible extensions of promotions announced for a fixed period in the account package.

This practically means for you that, based on the Bank's own commitment, the announced fee changes will not be implemented until 2026 at the earliest, following the average consumer price index for the year 2025.
This commitment, with the above exceptions, pertains to maintaining the announced fees in April 2025.

For fees announced as promotional until a fixed date, it depends on the Bank's future business policy decision whether to extend the promotion, so it cannot be excluded that the Bank may choose not to extend the promotion.

Account maintenance conditions		
		Aktiv Account
Account closing fee within 6 months		HUF 7.000
Crediting of items received in forint		
Transfers received from banks		HUF 0
Transfers arriving by post		Costs charged by the Hungarian Post
Crediting of items received in foreign currency		
Standard fee		HUF 0
Conversion fee		0,46%, min. EUR 2, max. EUR 300
Sending money within Hungary in HUF [One-off transfer in forint][1, 3]		
Transfers between the Customer's accounts – in branch		HUF 1,000
Transfers between the Customer's accounts – via Raiffeisen Direkt		Promotional fee valid until at least 31.05.2025: HUF 0 Standard fee: HUF 1,000
Transfers between the Customer's accounts – via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal		HUF 0
At the branch	Intra-bank and bank-to-bank	1% min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Via Raiffeisen Direkt	Intra-bank and bank-to-bank	1% min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000

Via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	Intra-bank and bank-to-bank	Up to HUF 50,000 promotional fee valid until at least 31.05.2025: HUF 0 Standard fee: 0,15% and for the portion exceeding HUF 50,000 an additional 0,15%, min. HUF 100, max. HUF 15,000 and 0,45%, max. HUF 20,000
Transfer of a credit balance in the context of bank account switching	bank-to-bank	1% min. HUF 1,500, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Execution of a payment request or unified data entry solution		In the case of instant HUF transfers initiated via a unified data entry solution or payment request, the Bank does not charge a fee under the provisions of Section 36/E of Act LXXXV of 2009 on the provision of payment services (Pft.), while this provision is in effect.
For the Aktiv account, you can transfer up to HUF 50,000 free of charge through online channels until at least 31 May 2025, with the possibility of the Bank extending this promotion later. If the total amount you transfer exceeds HUF 50,000, the fee for the amount above HUF 50,000 consists of two parts. The first fee component is determined as a percentage, with both a minimum and a maximum value. The second fee component is also determined as a percentage, with only a maximum value. Therefore, for the portion of your transfer exceeding HUF 50,000, you need to account for these two fee components. ~~Example: Suppose you want to transfer HUF 83,000 from your account using the myRaiffeisen mobile application. In this case, you transfer up to HUF 50,000 free of charge. The portion exceeding HUF 50,000 is HUF 33,000. In November 2024, the applicable fee for the HUF 33,000 is: 0.15%, min. HUF 100, max. HUF 15,000, plus an additional 0.45%, max. HUF 20,000. This means that 0.15% of HUF 33,000 is HUF 49.5, so the minimum fee of HUF 100 applies. Additionally, 0.45% of HUF 33,000 is HUF 148.5. Adding these two fee components, the total fee for the transfer is HUF 248.5.~~		
Setting up / modifying / canceling / suspending a regular HUF transfer [Standing order]		
At the branch or via Raiffeisen Direkten		Promotional fee: HUF 0 until at least 31.05.2025 Standard fee: HUF 2,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal		HUF 0
Standing order in HUF[1]		
Standing in-bank transfer between the customer's own accounts		HUF 0
At the branch[6]	Intra-bank and bank-to-bank	0,6%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Via Raiffeisen Direkt	Intra-bank and bank-to-bank	Promotional fee until at last 31.05.2025: up to HUF 50,000: 0,15% and for the portion exceeding HUF 50,000 an additional 0,15%, min. HUF 100, max. HUF 15,000 and + 0,45%, max. HUF 20,000 Standard fee: (for the full amount) 0,6%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application[5]	Intra-bank and bank-to-bank	up to HUF 50,000: 0,15% and for the portion exceeding HUF 50,000 an additional 0,15%, min. HUF 100, max. HUF 15,000 and + 0,45%, max. HUF 20,000
Direct Debit [Utility fee collection (direct debit order)] Setting up / modifying / canceling / suspending a service provider fee collection authorization		
At the branch or via Raiffeisen Direkten		Promotional fee: HUF 0 until at least 31.05.2025 Standard fee: HUF 2,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal		HUF 0
Direct debit [Utility fee collection (direct debit order)]		
At the branch[6]	Intra-bank and bank-to-bank	0,6%, min. HUF 1,000, max. HUF 20,000
Via Raiffeisen Direkt	Intra-bank and bank-to-bank	Promotional fee until at least 31.05.2025: 0,45%, max. HUF 20,000 Standard fee: 0,6%, min. HUF 1,000, max. HUF 20,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	Intra-bank and bank-to-bank	0,45%, max. HUF 20,000
SEPA direct debit order (with conversion)	Intra-bank and bank-to-bank	1,5%, min. EUR 20, max. EUR 250 and 0,45%, max. HUF 20,000
Transfer between own accounts in SEPA, other foreign currencies		
Standard transfer fee	At the branch	HUF 0
	Via Raiffeisen Direkt	HUF 0
	Via Raiffeisen DirektNet, myRaiffeisen mobile application[5]	HUF 0

Conversion fee			0,46%, min. EUR 2, max. EUR 300
Sending money in euro intra-bank and bank-to-bank within Hungary (SEPA) [SEPA Credit Transfer]			
Standard transfer fee	At the branch	Intra-bank and bank-to-bank	1%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	Intra-bank and bank-to-bank	1%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	Intra-bank and bank-to-bank	1%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		Intra-bank and bank-to-bank	0,46%, min. EUR 2, max. EUR 300
Priority fee and Extra Priority fee[5]		Intra-bank and bank-to-bank	0,8%, min. EUR 15, max. EUR 250
Sending money in euro bank-to-bank to abroad (SEPA) [SEPA Credit Transfer]			
Standard transfer fee	At the branch	bank-to-bank	1%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	bank-to-bank	1%, min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	bank-to-bank	Promotional fee up to HUF 50,000: HUF 0 until at least 31.05.2025 Standard fee: 0,15% and for the portion exceeding HUF 50,000 an additional 0,15%, min. HUF 100, max. HUF 15,000 and + 0,45%, max. HUF 20,000
Conversion fee		bank-to-bank	0,46%, min. EUR 2, max. EUR 300
Priority fee and Extra Priority fee[5]		bank-to-bank	0,8%, min. EUR 15, max. EUR 250
Sending money in foreign currency intra-bank (excluding SEPA)			
Standard transfer fee	At the branch	Intra-bank	1% min. EUR 9, max. EUR 150 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	Intra-bank	1% min. EUR 9, max. EUR 150 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	Intra-bank	1% min. EUR 9, max. EUR 150 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		Intra-bank	0,46%, min. EUR 2, max. EUR 300
Priority fee and Extra Priority fee[5]		Intra-bank	0,8%, min. EUR 15, max. EUR 250
Fee for HUF transfers initiated in foreign currency in addition to the applicable one-off foreign exchange transfer fee			EUR 10
Sending money in foreign currency intra-to-bank (excluding SEPA)			
Standard transfer fee	At the branch	bank-to-bank	1% min. EUR 9, max. EUR 300 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	bank-to-bank	1% min. EUR 9, max. EUR 300 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	bank-to-bank	1% min. EUR 9, max. EUR 300 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		bank-to-bank	0,46%, min. EUR 2, max. EUR 300
Priority fee and Extra Priority fee[5]		bank-to-bank	0,8%, min. EUR 15, max. EUR 250
Fee for HUF transfers initiated in foreign currency in addition to the applicable one-off foreign exchange transfer fee			EUR 10
ⓘ	What fee components make up a foreign currency transfer (not between own accounts)? For foreign currency transfers (SEPA and non-SEPA), both the Base Transfer Fee and the Conversion Fee are charged for each transfer, so you must pay both fees. Additionally, if an Urgent or Extra Urgent transfer is specified when submitting the order, this fee must also be considered.		
Other fees associated with the Active bank account			
Cancelling a one-off transfer			HUF 0
Death disposition (authorization, modification, revocation)*			HUF 2.000

* Modifying the death disposition means revoking the existing death disposition by providing a new one.

Account statements, deposit and credit advices

		fee/commission	debit	possible delivery channels
Paper based statement mailed to the customer's notification address in case of Aktiv account		HUF 990 / pc	azonnali	postal mail
Issuance and provision of certificates				
		fee/commission	debit	**possible delivery channels**
Issue of certificates for the customer [Duplicates of statements and advices]				
for the last 12months (For electronic statement holder customers)		HUF 0	-	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
for the last 12months (For paper based statement holder customers)		HUF 2,000 / pc, statement or notification	promptly	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
for the period before the last 12 months		HUF 3,500 / pc, statement or notification		postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
Printout of transaction history				
	Requested in branch – fee of printout of one month's transaction history	HUF 2,000 Ft / pc	promptly	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
	Requested in branch – fee of printout of transaction history for more than one year period	HUF 3,500 / pc	promptly	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
	Requested in Raiffeisen Direkt	Promotional fee until at least 31.05.2025: HUF 0 Standard fee: HUF 3,500 / pc	-	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
Issue of certificates for the customer [Certification of available balance] / [Other certificates issued by the Bank][19,20]/ [Fees of other notifications]				
at branch and in Raiffeisen Direkt		HUF 2,000	promptly	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
myRaiffeisen portal (Account holder can apply)		Promotional fee until at least 31.05.2025: HUF 0 Standard fee: HUF 3,500 / pc	-	electronic (myRaiffeisen portal)

For fees not specified in this chapter, the provisions and chapters of the other sections of the current Conditions List, as well as the Conditions Lists related to the product you use, shall apply.

Bankcard fees	The annual fees for bank cards available with the Aktiv account, as well as the fees for transactions and related services, can be found in the current Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions, available at raiffeisen.hu/hasznos/kondiciok.
Cash-in fees	The fees for cash deposits to the Aktiv account can be found in the current Cash Transactions List of Conditions available at raiffeisen.hu/web/english/useful-information
Cash-out fees	The fees for cash withdrawals from the Aktiv account can be found in the current Cash Transactions List of Conditions available at raiffeisen.hu/web/english/useful-information
Premium Banking and Private Banking terms and conditions	If you have any products or services belonging to the Premium Banking or Private Banking segment, the applicable conditions lists can be found in the current Premium Banking Terms and Conditions List and Private Banking Conditions List. available at raiffeisen.hu/web/english/useful-information
Didn't find a fee item?	For fees not specified here, the provisions and chapters of the current conditions lists related to the product you use shall apply.

Raiffeisen Bank

4.2. Yelloo Account

4.2.1. 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 ó by new customers who:

- have not had a retail, premium and private 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.

4.2.2. Special provisions for the amendment of Yelloo Account

The Customer may conclude an agreement for a Yelloo Account 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	If the account is opened before the customer reaches the age of 25 years: until the day before the first workday of March. 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
After expiry of period of validity	Everyday 2.0

4.2.3. 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] [1, 2, 3,]		
At branch, in Raiffeisen Direkt[4]	in-Bank and interbank	Promotional fee: 1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Standard fee: 1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Standing order [Standing payment orders] [1, 2]		
Standing book transfer between own HUF accounts	in-Bank and interbank	HUF 0
At branch, in Raiffeisen Direkt [4, 6]	in-Bank and interbank	Promotional fee : 1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Standard fee: 1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobileapplication[5], myRaiffeisen portal	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Sending money in euro (SEPA) [SEPA Credit Transfer] **EUR payment to abroad, to Single Euro Payment Area** [2]		
Book transfer between own accounts		HUF 0

Credit transfer basic fee	At branch, in Raiffeisen Direkt[4]	Promotional fee : 1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Standard fee: 1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobile application [5]	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Conversion fee[4]		Promotional fee : 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55
Urgency fee – in case of extra urgent performance[4]		Promotional fee : 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48

Direct debit [Payment of utility bills with limit monitoring (direct debit)] [2]

At branch, in Raiffeisen Direkt [4, 6]	in-Bank and interbank	Promotional fee : 1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Standard fee: 1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application [5]	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000

4.3. Basic Account

		Basic Account
Account maintenance[4]	**Monthly fee**	0.5% of the lowest-amount monthly gross minimum wage valid on the last day of the previous year, which is HUF 1,334/month/account in 2025
Crediting HUF items		
From Banks		free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post
In-Bank transfer between the customer's own accounts [Ad hoc payment orders]		free of charge
Sending money within Hungary in HUF [Ad hoc payment orders] [4, 1, 2]		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** ad hoc payment orders:
at branch	in-Bank	Promotional fee : 0.47%, min. HUF 771, max. HUF 23,889 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.48%, min. HUF 799, max. HUF 24,772 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank	Promotional fee : 0.52%, min. HUF 930, max. HUF 23,889 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.53%, min. HUF 964, max. HUF 24,772 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
in Raiffeisen Direkt	in Bank	Promotional fee : 0.22%, min. HUF 397, max. HUF 15,927 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.22%, min. HUF 411, max. HUF 16,516 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank	Promotional fee : 0.31%, min. HUF 477, max. HUF 15,927 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. HUF 494, max. HUF 16,516 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	in-Bank	Promotional fee: HUF 0* Standard fee: For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
	interbank	Promotional fee: HUF 0* Standard fee 0.20%, min. HUF 384, max. HUF 9,268 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000

		Basic Account
Transfer of positive account balance in bank account switching process	interbank	Promotional fee : 0.52%, min. HUF 930, max. HUF 23,889 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.53%, min. HUF 964,max. HUF 24,772 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Standing order [Standing payment orders] [4, 1, 2]		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** standing payment orders:
In-Bank transfer between the customer's own accounts [Standing payment orders		free of charge
at branch		Promotional fee: 0.22%, min. HUF 318, max. HUF 19,110 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.22%, min. HUF 329, max. HUF 19,817 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application[5]		For the portion exceeding HUF 50,000 + 0.45%, max. HUF 20,000
Direct debit [Payment of utility bills with limit monitoring (direct debit)]		
at branch		free of charge
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application		free of charge

Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area[4]		
Standard fee	at branch	Promotional fee up to EUR 1015: 0.52%, min. HUF 930, max. HUF 23,889 above EUR 1015: 0.31%, min. HUF 930, max. HUF 23,889 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee up to EUR 1015: 0.53%, min. HUF 964, max. HUF 24,772 above EUR 1015: 0.32%, min. HUF 964, max. HUF 24,772 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	Promotional fee: 0.31%, min. HUF 477, max. HUF 15,927 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. HUF 494, max. HUF 16,516 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	Promotional fee: 0.20%, min. HUF 371, max. HUF 8,938 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.20%, min. HUF 384, max. HUF 9,268 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55
Priority fee – in case of extra urgent orders[5]		Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48

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.

Basic Package is available only in branches.

*The promotion is valid until withdrawal but no later than 31/12/2025.
** If the amount of the one-time/standing transfer order exceeds the 100,000 HUF limit, the Bank will charge a fee on the amount exceeding 100,000 HUF.

5. Non-marketed Account packages – Feewinner, Activity 3.0, Everyday 2.0, Base 2.0, Online, FeeWaiver, FeeWaiver 2.0, FeeWaiver Plus, Activity 2.0, Activity, Dynamic, Everyday, Base, Menza

5.1. Account packages not available from 6 PM on 21 November 2024

<table>
<tr><th colspan="2"></th><th>Feewinner Account</th><th>Activity 3.0 Account</th><th>Everyday 2.0 Package</th><th>Base 2.0 Package</th></tr>
<tr><td rowspan="3">Account maintenance[4]</td><td>Conditions of promotional monthly fee</td><td>1. Min. an amount equalling the monthly gross minimum wage from time to time in - in 2025 HUF 290,800 - is credited to the account each month in not more than 2 items
2. Min. 20 card purchases
3. Special promotion until 31.12.2024: 1 ad hoc payment order via myRaiffeisen mobile application[7]</td><td>1. Min. 4 fulfilled transactions per month totalling at least half the monthly gross minimum wage from time to time in effect -in 2025 HUF 145,400 -
AND
2. Activated bankcard or CLEVERcard [8]</td><td>-</td><td>in case Customer has Loan product determined in the detailed[9] conditions:</td></tr>
<tr><td rowspan="2">Monthly fee</td><td>If 1 condition is met:
Promotional fee: HUF 1,446/month/account
Standard fee: HUF 1,499/month/account
If both conditions are met:
Promotional fee:
0 HUF/month/account
Standard fee: HUF 148/month/account</td><td>If both conditions are met
Promotional fee:
HUF 0/month/account
Standard fee:
HUF 377/month/account</td><td rowspan="2">Promotional fee:
HUF 952/month/account
Standard fee:
HUF 987/month/account</td><td>HUF 0/month/account</td></tr>
<tr><td>If neither of the above conditions are met:
Promotional fee:
HUF 2,908/month/account
Standard fee: HUF 3,015/month/account</td><td>If the above conditions are unmet:
Promotional fee:
HUF 2,045/month/account
Standard fee:
HUF 2,120/month/account</td><td>If the conditions mentioned above are not fulfilled:
Promotional fee:
HUF 1,574/month/account
Standard fee:
HUF 1,632/month/account</td></tr>
<tr><td colspan="6">Crediting HUF items</td></tr>
<tr><td colspan="2">From Banks</td><td>free of charge</td><td>free of charge</td><td>free of charge</td><td>free of charge</td></tr>
<tr><td colspan="2">Transfer (through Hungarian Post)</td><td>Fee charged by the Hungarian Post</td><td>Fee charged by the Hungarian Post</td><td>Fee charged by the Hungarian Post</td><td>Fee charged by the Hungarian Post</td></tr>
<tr><td colspan="2">In-Bank transfer between the customer's own accounts [Ad hoc payment orders]</td><td>free of charge</td><td>free of charge</td><td>free of charge</td><td>free of charge</td></tr>
</table>

Raiffeisen Bank

		Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package
Sending money within Hungary in HUF [Ad hoc payment orders] [4, 1, 3]					
at branch	in-Bank	Promotional fee: 0.59%, min. HUF 921, max. HUF 15,666 Standard fee: 0.61%, min. HUF 955, max. HUF 16,245	Promotional fee: 0.44%, min. HUF 746, max. HUF 23,106 Standard fee: 0.45%, min. HUF 773, max. HUF 23,960	Promotional fee: 0.47%, min. HUF 771, max. HUF 23,889 Standard fee: 0.48%, min. HUF 799, max. HUF 24,772	Promotional fee: 0.61%, min. HUF 952, max. HUF 23,889 Standard fee: 0.63%, min. HUF 987, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	interbank	Promotional fee: 1.05%, min. HUF 1,079, max. HUF 15,666 Standard fee: 1.08%, min. HUF 1,118, max. HUF 16,245	Promotional fee: 0.51%, min. HUF 898, max. HUF 23,106 Standard fee: 0.52%, min. HUF 931, max. HUF 23,960	Promotional fee: 0.52%, min. HUF 930, max. HUF 23,889 Standard fee: 0.53%, min. HUF 964, max. HUF 24,772	Promotional fee: 1.12%, min. HUF 1,114, max. HUF 23,889 Standard fee: 1.16%, min. HUF 1,155, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
in Raiffeisen Direkt	in Bank	Promotional fee: 0.19%, min. HUF 451, max. HUF 8,611 Standard fee: 0.19%, min. HUF 467, max. HUF 8,929	Promotional fee: 0.19%, min. HUF 384, max. HUF 15,403 Standard fee: 0.19%, min. HUF 398, max. HUF 15,972	Promotional fee: 0.22%, min. HUF 397, max. HUF 15,927 Standard fee: 0.22%, min. HUF 411, max. HUF 16,516	Promotional fee: 0.39%, min HUF 477, max HUF 15,927 Standard fee: 0.40%, min HUF 494, max HUF 16,516
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	interbank	Promotional fee: 0.44%, min. HUF 611, max. HUF 8,615 Standard fee: 0.45%, min. HUF 633, max. HUF 8,933	Promotional fee: 0.30%, min. HUF 459, max. HUF 15,403 Standard fee: 0.31%, min. HUF 475, max. HUF 15,972	Promotional fee: 0.31%, min. HUF 477, max. HUF 15,927 Standard fee: 0.32%, min. HUF 494, max. HUF 16,516	Promotional fee: 0.47%, min. HUF 637, max. HUF 15,927 Standard fee: 0.48%, min. HUF 660, max. HUF 16,516
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	in-Bank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000	Promotional fee: For the portion exceeding HUF 50,000, 0.12%, min. HUF 67, max. HUF 8,203 + 0.45%, max. HUF 20,000 Standard fee: For the portion exceeding HUF 50,000,0.12%, min. HUF 69,max. HUF 8,506 + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	Promotional fee: 0.29%, min HUF 298, max HUF 14,898 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.30%, min HUF 309, max HUF 15,449 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank		Promotional fee: For the portion exceeding HUF 50,000, 0.12%, min. HUF 100, max. HUF 8,203 + 0.45%, max. HUF 20,000 Standard fee: For the portion exceeding HUF 50,000, 0.12%, min. HUF 103, max. HUF 8,506 + 0.45%, max. HUF 20,000	Promotional fee: 0.20%, min. HUF 371, max. HUF 8,938 Standard fee: 0.20%, min. HUF 384, max. HUF 9,268	Promotional fee: 0.37%, min HUF 446, max HUF 14,898 Standard fee: 0.38%, min HUF 462, max HUF 15,449
				and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	

		Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package
Transfer of positive account balance in bank account switching process	interbank	Promotional fee: 1,05%, min. HUF 1079, max. HUF 15,666 Standard fee: 1,08%, min. HUF 1,118, max. HUF 16,245	Promotional fee: 0.51%, min. HUF 898, max. HUF 23,106 Standard fee: 0.52%, min. HUF 931, max. HUF 23,960	Promotional fee: 0.52%, min. HUF 930, max. HUF 23,889 Standard fee: 0.53%, min. HUF 964, max. HUF 24,772	Promotional fee: 1.12%, min. HUF 1114, max. HUF 23,889 Standard fee: 1.16%, min. HUF 1,155, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
Standing order [Standing payment orders] [4, 1, 2]					
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[6]		Promotional fee: 0.59%, min. HUF 921, max. HUF 15,666 Standard fee: 0.61%, min. HUF 955, max. HUF 16,245	Promotional fee: 0.19%, min. HUF 309, max. HUF 18,483 Standard fee: 0.19%, min. HUF 320, max. HUF 19,166	Promotional fee: 0.22%, min. HUF 318, max. HUF 19,110 Standard fee: 0.22%, min. HUF 329, max. HUF 19,817	Promotional fee: 0.61%, min. HUF 952, max. HUF 19,110 Standard fee: 0.63%, min. HUF 987, max. HUF 19,817
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application		Promotional fee: 0.19%, min. HUF 451, max. HUF 8,615 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.19%, min. HUF 467, max. HUF 8,933 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	Promotional fee: For the portion exceeding HUF 50,000 0.12%, min. HUF 107, max. HUF 8,770 + 0.45%, max. HUF 20,000 Standard fee: For the portion exceeding HUF 50,000 0.12%, min. HUF 110, max. HUF 9,094 + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	Promotional fee: 0.22%, min. HUF 477, max. HUF 19,116 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.22%, min. HUF 494, max. HUF 19,817 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Direct debit [Payment of utility bills with limit monitoring (direct debit)] [4, 2]					
at branch[6]		free of charge	0.45%, max. HUF 20,000	0.45%, max. HUF 20,000	Promotional fee: 0.47%, min. HUF 158, max. HUF 9,556 Standard fee: 0.48%, min. HUF 163, max. HUF 9,909
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application		free of charge	0.45%, max. HUF 20,000	0.45%, max. HUF 20,000	Promotional fee: 0.47%, min. HUF 158, max. HUF 9,556 Standard fee: 0.48%, min. HUF 163, max. HUF 9,909

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Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area [4]					
Standard fee	at branch	Promotional fee: up to EUR 620: 1.05%, min. HUF 1,079, max. HUF 15,666 Standard fee: up to EUR 620: 1.08%, min. HUF 1,118, max. HUF 16,245 Promotional fee: above EUR 620: 0.30%, min. HUF 1,079, max. HUF 15,666 Standard fee: above EUR 620: 0.31%, min. HUF 1,118, max. HUF 16,245	Promotional fee: up to EUR 1015: 0.51%, min. HUF 898, max. HUF 23,106 Standard fee: up to EUR 1015: 0.52%, min. HUF 931, max. HUF 23,960 Promotional fee: above EUR 1015: 0.30%, min. HUF 898, max. HUF 23,106 Standard fee: above EUR 1015: 0.31%, min. HUF 931, max. HUF 23,960	Promotional fee: up to EUR 1015: 0.52%, min. HUF 930, max. HUF 23,889 Standard fee: up to EUR 1015: 0.53%, min. HUF 964, max. HUF 24,772 Promotional fee: above EUR 1015: 0.31%, min. HUF 930, max. HUF 23,889 Standard fee: above EUR 1015: 0.32%, min. HUF 964, max. HUF 24,772	Promotional fee: up to EUR 620: 1,12%, min. HUF 1,114, max. HUF 23,889 Standard fee: up to EUR 620: 1,16%, min. HUF 1,155, max. HUF 24,772 Promotional fee: above EUR 620: 0.31%, min. HUF 1,114, max. HUF 23,889 Standard fee: above EUR 620: 0.32%, min. HUF 1,155, max. HUF 24,772
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	in Raiffeisen Direkt	Promotional fee: up to EUR 1104: 0.44%, min. HUF 611, max. HUF 8,615 Standard fee: up to EUR 1104: 0.45%, min. HUF 633, max. HUF 8,933 Promotional fee: above EUR 1104: 0.30%, min. HUF 611, max. HUF 8,615 Standard fee: above EUR 1104: 0.31%, min. HUF 633, max. HUF 8,933	Promotional fee: 0.30%, min. HUF 459, max. HUF 15,403 Standard fee: 0.31%, min. HUF 475, max. HUF 15,972	Promotional fee: 0.31%, min. HUF 477, max. HUF 15,927 Standard fee: 0.32%, min. HUF 494, max. HUF 16,516	Promotional fee: up to EUR 1104: 0.47%, min. HUF 637, max. HUF 15,927 Standard fee: up to EUR 1104: 0.48%, min. HUF 660, max. HUF 16,516 Promotional fee: above EUR 1104: 0.31%, min. HUF 637, max. HUF 15,927 Standard fee: above EUR 1104: 0.32%, min. HUF 660, max. HUF 16,516
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	via Raiffeisen DirektNet, myRaiffeisen mobile-application	for the portion exceeding equivalent amount of HUF 50,000, 0.45%, max. HUF 20,000	Promotional fee: 0.12%, min. HUF 100, max. HUF 8,203 Standard fee: 0.12%, min. HUF 103, max. HUF 8,506	Promotional fee: 0.20%, min. HUF 371, max. HUF 8,938 Standard fee: 0.20%, min. HUF 384, max. HUF 9,268	Promotional fee: up to EUR 1159: 0.37%, min. HUF 446, max. HUF 14,898 Standard fee: up to EUR 1159: 0.38%, min. HUF 462, max. HUF 15,449 Promotional fee: above EUR 1159: 0.29%, min. HUF 446, max. HUF 14,898 Standard fee: above EUR 1159: 0.30%, min. HUF 462, max. HUF 15,449
			and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000		
Conversion fee		Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55
Priority fee – in case of extra urgent orders[5]		Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48

* The promotion is valid until 31/03/2025, which means it is applied at the last time to the account maintenance fee credited in April 2025.

** The promotion is valid until 31/03/2025, which means it is applied at the last time to the account maintenance fee credited in April 2025.

5.2. Raiffeisen Online Account - not available from 6 PM on 21 November 2024

5.2.1. General provisions concerning Online Account

The Online Account product is not sold at branches. The Online Account can be requested in the Raiffeisen Online Retail Account Opening Platform, myRaiffeisen mobile application and Raiffeisen Personal Loan 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.

5.2.2. 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	28/02/2026
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.

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

Account opening in the Raiffeisen Online Retail Account Opening Platform, in myRaiffeisen mobile application, via Raiffeisen Online Personal Loan Platform		Free of charge
Account opening in other channels[4]		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] [1, 2, 3]		
At branch, in Raiffeisen Direkt[4]	in-Bank and interbank	Promotional fee: 1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Standard fee: 1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Standing order [Standing payment orders]		
Standing book transfer between own HUF accounts	in-Bank and interbank	HUF 0
At branch, in Raiffeisen Direkt	in-Bank and interbank	Promotional fee: 1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Standard fee: 1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application		For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Sending money in euro (SEPA) [SEPA Credit Transfer] **EUR payment to abroad, to Single Euro Payment Area** [1, 2]		
Book transfer between own accounts		HUF 0
Credit transfer basic fee	At branch, in Raiffeisen Direkt[4, 6]	Promotional fee: 1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Standard fee: 1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000

	via Raiffeisen DirektNet, myRaiffeisen mobile application [5]		For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000
Conversion fee[4]			Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55
Urgency fee – in case of extra urgent performance[4]			Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48

Direct debit [Payment of utility bills with limit monitoring (direct debit)] [2]

At branch, in Raiffeisen Direkt [4, 6]	in-Bank and interbank	Promotional fee: 1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Standard fee: 1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application [5]	in-Bank and interbank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000

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5.3. Account packages with conditions

		FeeWaiver Package (not available after 13rd April 2014)	**Activity Package** (not available after 13rd April 2014)	**FeeWaiver 2.0 Package** (not available after 9th August 2016)	**FeeWaiver Plus Package** (not available after 21st July 2019)	**Activity 2.0 Package** (not available after 21st July 2019)
Account maintenance[4]		in case of incoming fund of minimum HUF 120,000, in at the most two amounts[10]: **HUF 0/month/account**	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard[8]: **HUF 0/month/account**	in case of incoming fund of minimum HUF 120,000, in at the most two amounts[10]: **HUF 0/month/account**	in case of incoming fund of minimum HUF 150,000, in at the most two amounts[11]: **HUF 0/month/account**	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard[8]: **HUF 0/month/account**
		If the condition mentioned above is not fulfilled: Promotional fee: HUF 1,787/month/account Standard fee: HUF 1,853/month/account	If the conditions mentioned above are not fulfilled: Promotional fee: HUF 1,675/month/account Standard fee: HUF 1,736/month/account	If the condition mentioned above is not fulfilled: Promotional fee: HUF 2,213/month/account Standard fee: HUF 2,294/month/account	If the condition mentioned above is not fulfilled: Promotional fee: HUF 3,169/month/account Standard fee: HUF 3,286/month/account	If the conditions mentioned above are not fulfilled: Promotional fee: HUF 2,053 /month/account Standard fee: HUF 2,128 /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		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] [4, 1, 3]						
at branch	in-Bank	Promotional fee: 0.39%, min. HUF 572, max. HUF 11,721 Standard fee: 0.40%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.47%, min. HUF 771, max. HUF 19,482 Standard fee: 0.48%, min. HUF 799, max. HUF 20,202	Promotional fee: 0.47%, min. HUF 771, max. HUF 23,889 Standard fee: 0.48%, min. HUF 799, max. HUF 24,772	Promotional fee: 0.61%, min. HUF 952, max. HUF 16,198 Standard fee: 0.63%, min. HUF 987, max. HUF 16,797	Promotional fee: 0.47%, min. HUF 771, max. HUF 23,889 Standard fee: 0.48%, min. HUF 799, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	interbank	Promotional fee: 0.47%, min. HUF 572, max. HUF 11,721 Standard fee: 0.48%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.52%, min. HUF 771, max. HUF 19,482 Standard fee: 0.53%, min. HUF 799, max. HUF 20,202	Promotional fee: 0.52%, min. HUF 930, max. HUF 23,889 Standard fee: 0.53%, min. HUF 964, max. HUF 24,772	Promotional fee: 1.12%, min. HUF 1,117, max. HUF 16,198 Standard fee: 1.16%, min. HUF 1,158, max. HUF 16,797	Promotional fee: 0.52%, min. HUF 930, max. HUF 23,889 Standard fee: 0.53%, min. HUF 964, max. HUF 24,772
		an d for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				

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		FeeWaiver Package (not available after 13rd April 2014)	**Activity Package** (not available after 13rd April 2014)	**FeeWaiver 2.0 Package** (not available after 9th August 2016)	**FeeWaiver Plus Package** (not available after 21st July 2019)	**Activity 2.0 Package** (not available after 21st July 2019)
in Raiffeisen Direkt	in Bank	Promotional fee: 0.22%, min. HUF 281, max. HUF 7,778 Standard fee: 0.22%, min. HUF 291, max. HUF 8,065	Promotional fee: 0.22%, min. HUF 281, max. HUF 7,778 Standard fee: 0.22%, min. HUF 291, max. HUF 8,065	Promotional fee: 0.22%, min. HUF 397, max. HUF 15,927 Standard fee: 0.22%, min. HUF 411, max. HUF 16,516	Promotional fee: 0.22%, min. HUF 468, max. HUF 8,903 Standard fee: 0.22%, min. HUF 485, max. HUF 9,232	Promotional fee: 0.22%, min. HUF 397, max. HUF 15,927 Standard fee: 0.22%, min. HUF 411, max. HUF 16,516
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	interbank	Promotional fee: 0.31%, min. HUF 378, max. HUF 7,778 Standard fee: 0.32%, min. HUF 391, max. HUF 8,065	Promotional fee: 0.31%, min. HUF 378, max. HUF 7,778 Standard fee: 0.32%, min. HUF 391, max. HUF 8,065	Promotional fee: 0.31%, min. HUF 477, max. HUF 15,927 Standard fee: 0.32%, min. HUF 494, max. HUF 16,516	Promotional fee: 0.47%, min. HUF 631, max. HUF 8,908 Standard fee: 0.48%, min. HUF 654, max. HUF 9,237	Promotional fee: 0.31%, min. HUF 477, max. HUF 15,927 Standard fee: 0.32%, min. HUF 494, max. HUF 16,516
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen portal	in-Bank	free of charge	free of charge	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	Free of charge up to HUF 100,000 in total, above HUF 100,000[12]	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
	interbank	free of charge	free of charge	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	Promotional fee: in-Bank: 0.05%, min. HUF 228, max. HUF 8,332 Standard fee: in-Bank: 0.05%, min. HUF 236, max. HUF 8,640 Promotional fee: : 0.20%, min. HUF 437, max. HUF 8,332 Standard fee: interbank: 0.20%, min. HUF 453, max. HUF 8,640 and in all the two cases for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
Transfer of positive account balance in bank account switching process	interbank	Promotional fee: 0.47%, min. HUF 572, max. HUF 11,721 Standard fee: 0.48%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.52%, min. HUF 771, max. HUF 19,482 Standard fee: 0.53%, min. HUF 799, max. HUF 20,202	Promotional fee: 0.52%, min. HUF 930, max. HUF 23,889 Standard fee: 0.53%, min. HUF 964, max. HUF 24,772	Promotional fee: 1.12%, min. HUF 1,117, max. HUF 16,198 Standard fee: 1.16%, min. HUF 1,158, max. HUF 16,797	Promotional fee: 0.52%, min. HUF 930, max. HUF 23,889 Standard fee: 0.53%, min. HUF 964, max. HUF 24,772
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				

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	FeeWaiver Package (not available after 13rd April 2014)	**Activity Package** (not available after 13rd April 2014)	**FeeWaiver 2.0 Package** (not available after 9th August 2016)	**FeeWaiver Plus Package** (not available after 21st July 2019)	**Activity 2.0 Package** (not available after 21st July 2019)
Standing order [Standing payment orders] [4, 1, 3]					
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[6]	Promotional fee: 0.11%, min. HUF 125, max. HUF 11,248 Standard fee: 0.11%, min. HUF 129, max. HUF 11,664	Promotional fee: 0.12%, min. HUF 171, max. HUF 18,734 Standard fee: 0.12%, min. HUF 177, max. HUF 19,427	Promotional fee: 0.22%, min. HUF 318, max. HUF 19,110 Standard fee: 0.22%, min. HUF 329, max. HUF 19,817	Promotional fee: 0.61%, min. HUF 952, max. HUF 16,198 Standard fee: 0.63%, min. HUF 987, max. HUF 16,797	Promotional fee: 0.22%, min. HUF 318, max. HUF 19,116 Standard fee: 0.22%, min. HUF 329, max. HUF 19,817
	and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application	free of charge	free of charge	For the portion exceeding HUF 50,000 + 0.45%, max. HUF 20,000	Promotional fee: 0.22%, min. HUF 468, max. HUF 8,908 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.22%, min. HUF 485, max. HUF 9,237 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 + 0.45%, max. HUF 20,000
Direct debit [Payment of utility bills with limit monitoring (direct debit)] [4, 2]					
at branch[6]	free of charge	free of charge	free of charge	free of charge	free of charge
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application	free of charge	free of charge	free of charge	free of charge	free of charge

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		FeeWaiver Package (not available after 13rd April 2014)	Activity Package (not available after 13rd April 2014)	FeeWaiver 2.0 Package (not available after 9th August 2016)	FeeWaiver Plus Package (not available after 21st July 2019)	Activity 2.0 Package (not available after 21st July 2019)
Sending money in euro (SEPA) [SEPA Credit Transfer] EUR payment to abroad, to Single Euro Payment Area[4]						
Standard fee	at branch	Promotional fee: up to EUR 1104: 0.47%, min. HUF 572, max. HUF 11,721 Standard fee: up to EUR 1104: 0.48%, min. HUF 593, max. HUF 12,154 Promotional fee: above EUR 1104: 0.31%, min. HUF 572, max. HUF 11,721 Standard fee: above EUR 1104: 0.32%, min. HUF 593, max. HUF 12,154	Promotional fee: up to EUR 1015: 0.52%, min. HUF 771, max. HUF 19,482 Standard fee: up to EUR 1015: 0.53%, min. HUF 799, max. HUF 20,202 Promotional fee: above EUR 1015: 0.31%, min. HUF 771, max. HUF 19,482 Standard fee: above EUR 1015: 0.32%, min. HUF 799, max. HUF 20,202	Promotional fee: up to EUR 1015: 0.52%, min. HUF930, max. HUF 23,889 Standard fee: up to EUR 1015: 0.53%, min. HUF 964, max. HUF 24,772 Promotional fee: above EUR 1015: 0.31%, min. HUF 930, max. HUF 23,889 Standard fee: above EUR 1015: 0.32%, min. HUF 964, max. HUF 24,772	Promotional fee: up to EUR 620: 1.12%, min. HUF 1,117, max. HUF 16,198 Standard fee: up to EUR 620: 1.16%, min. HUF 1,158, max. HUF 16,797 Promotional fee: above EUR 620: 0.31%, min. HUF 1,117, max. HUF 16,198 Standard fee: above EUR 620: 0.32%, min. HUF 1,158, max. HUF 16,797	Promotional fee: up to EUR 1015: 0.52%, min. HUF 930, max. HUF 23,889 Standard fee: up to EUR 1015: 0.53%, min. HUF 964, max. HUF 24,772 Promotional fee: above EUR 1015: 0.31%, min. HUF 930, max. HUF 23,889 Standard fee: above EUR 1015: 0.32%, min. HUF 964, max. HUF 24,772
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	in Raiffeisen Direkt	Promotional fee: 0.31%, min. HUF 378, max. HUF 7,778 Standard fee: 0.32%, min. HUF 391,max. HUF 8,065	Promotional fee: 0.31%, min. HUF 378, max. HUF 7,778 Standard fee: 0.32%, min. HUF 391, max. HUF 8,065	Promotional fee: 0.31%, min. HUF 477, max. HUF 15,927 Standard fee: 0.32%, min. HUF 494, max. HUF 16,516	Promotional fee: up to EUR 1104: 0.47%, min. HUF 631, max. HU 8,908 Standard fee: up to EUR 1104: 0.48%, min. HUF 654, max. HUF 9,237 Promotional fee: above EUR 1104: 0.31%, min. HUF 631, max. HUF 8,908 Standard fee: above EUR 1104: 0.32%, min. HUF 654, max. HUF 9,237	Promotional fee: 0.31%, min. HUF 477, max. HUF 15,927 Standard fee: 0.32%, min. HUF 494,max. HUF 16,516
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	via Raiffeisen DirektNet, myRaiffeisen mobile-application	free of charge	free of charge	for the portion exceeding equivalent amount of HUF 50,000, 0.45%, max. HUF 20,000	Promotional fee: 0.20%, min. HUF 437, max. HUF 8,332 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000 Standard fee: 0.20%, min. HUF 437, max. HUF 8,332 and for the portion exceeding equivalent amount of HUF 50,000, an additional 0.45%, max. HUF 20,000	for the portion exceeding equivalent amount of HUF 50,000, 0.45%, max. HUF 20,000

	FeeWaiver Package (not available after 13rd April 2014)	**Activity Package** (not available after 13rd April 2014)	**FeeWaiver 2.0 Package** (not available after 9th August 2016)	**FeeWaiver Plus Package** (not available after 21st July 2019)	**Activity 2.0 Package** (not available after 21st July 2019)
Conversion fee	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55
Priority fee – in case of extra urgent orders[5]	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48

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5.4. Account packages without conditions

		Dynamic Package (not available after 7th May 2012)	**Menza Student Account** (not available after 7th May 2012)	**Everyday Package** (not available after 13rd April 2014)	**Base Package** (not available after 26th October 2014)
Account maintenance[4]		Promotional fee: HUF 1,293/ month/account Standard fee: HUF 1,340/ month/account	Promotional fee: HUF 85/month/account Standard fee: HUF 88/month/account	Promotional fee: HUF 607/ month/account Standard fee: HUF 629/ 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] [4, 1, 3]					
at branch	in-Bank	Promotional fee: 0.39%, min. HUF 572, max. HUF 11,721 Standard fee: 0.40%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.39%, min. HUF 572, max. HUF 11,721 Standard fee: 0.40%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.39%, min. HUF 572, max. HUF 11,721 Standard fee: 0.40%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.47%, min. HUF 771, max. HUF 19,482 Standard fee: 0.48%, min. HUF 799, max. HUF 20,202
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	interbank	Promotional fee: 0.47%, min. HUF 572, max. HUF 11,721 0.48%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.47%, min. HUF 572, max. HUF 11,721 0.48%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.47%, min. HUF 572, max. HUF 11,721 Standard fee: 0.48%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.52%, min. HUF 771, max. HUF 19,482 Standard fee: 0.53%, min. HUF 799, max. HUF 20,202
		an d for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
in Raiffeisen Direkt	in Bank	free of charge	free of charge	Promotional fee: 0.22%, min. HUF 281, max. HUF 7,778 Standard fee: 0.22%, min. HUF 291, max. HUF 8,065	Promotional fee: 0.39%, min HUF 378, max HUF 8,725 Standard fee: 0.40%, min HUF 391, max HUF 9,047
		free of charge	free of charge	and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	
	interbank	free of charge	free of charge	Promotional fee: 0.31%, min. HUF 378, max. HUF 7,778 Standard fee: 0.32%, min. HUF 391, max. HUF 8,065	Promotional fee: 0.47%, min. HUF 378, max. HUF 8,725 Standard fee: 0.48%, min. HUF 391, max. HUF 9,047
		free of charge	free of charge	and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	
via Raiffeisen DirektNet, myRaiffeisen mobile application[5], myRaiffeisen	in-Bank	free of charge	free of charge	free of charge	Promotional fee: 0.29%, min. HUF 262, max. HUF 8,162 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.30%, min. HUF 271, max. HUF 8,463

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		Dynamic Package (not available after 7th May 2012)	**Menza Student Account** (not available after 7th May 2012)	**Everyday Package** (not available after 13rd April 2014)	**Base Package** (not available after 26th October 2014)
portal					and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank	free of charge	free of charge	Promotional fee: 0.20%, min. HUF 262, max. HUF 7,275 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.20%, min. HUF 271, max. HUF 7,544 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	Promotional fee: 0.37%, min HUF 354, max HUF 8,162 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.38%, min HUF 367, max HUF 8,463 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Transfer of positive account balance in bank account switching process	interbank	Promotional fee: 0.47%, min. HUF 572, max. HUF 11,721 Standard fee: 0.48%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.47%, min. HUF 572, max. HUF 11,721 Standard fee: 0.48%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.47%, min. HUF 572, max. HUF 11,721 Standard fee: 0.48%, min. HUF 593, max. HUF 12,154	Promotional fee: 0.52%, min. HUF 771, max. HUF 19,482 Standard fee: 0.53%, min. HUF 799, max. HUF 20,202
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
Standing order [Standing payment orders] [4, 1, 2]					
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[6]		Promotional fee: 0.11 %, min. HUF 125, max. HUF 11,248 Standard fee: 0.11 %, min. HUF 129, max. HUF 11,664	Promotional fee: 0.11 %, min. HUF 125, max. HUF 11,248Standard fee: 0.11 %, min. HUF 129, max. HUF 11,664	Promotional fee: 0.11%, min. HUF 125, max. HUF 11,248 Standard fee: 0.11%, min. HUF 129, max. HUF 11,664	Promotional fee: 0.12%, min. HUF 171, max. HUF 18,734 Standard fee: 0.12%, min. HUF 177, max. HUF 19,427
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application		free of charge	free of charge	free of charge	Promotional fee: 0.12%, min. HUF 171, max. HUF 18,734 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.12%, min. HUF 177, max. HUF 19,427 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Direct debit [Payment of utility bills with limit monitoring (direct debit)**]**					
at branch[6]		free of charge	free of charge	free of charge	Promotional fee: HUF 230/item Standard fee: HUF 238/item
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application[6]		free of charge	free of charge	free of charge	free of charge

Raiffeisen Bank

		Dynamic Package (not available after 7th May 2012)	**Menza Student Account** (not available after 7th May 2012)	**Everyday Package** (not available after 13rd April 2014)	**Base Package** (not available after 26th October 2014)
Sending money in euro (SEPA) [SEPA Credit Transfer][4] EUR payment to abroad, to Single Euro Payment Area					
Standard fee	at branch	Promotional fee: up to EUR 1104: 0.47%, min. HUF 572, max. HUF 11,721 Standard fee: up to EUR 1104: 0.48%, min. HUF 593, max. HUF 12,154 Promotional fee: above EUR 1104: 0.31%, min. HUF 572, max. HUF 11,721 Standard fee: above EUR 1104: 0.32%, min. HUF 593, max. HUF 12,154	Promotional fee: up to EUR 1104: 0.47% min. HUF 572, max. HUF 11,721 Standard fee: up to EUR 1104: 0.48% min. HUF 593, max. HUF 12,154 Promotional fee: above EUR 1104: 0.31% min. HUF 572, max. HUF 11,721 Standard fee: above EUR 1104: 0.32% min. HUF 593, max. HUF 12,154	Promotional fee: up to EUR 1104: 0.47%, min. HUF 572, max. HUF 11,721 Standard fee: up to EUR 1104: 0.48%, min. HUF 593, max. HUF 12,154 Promotional fee: above EUR 1104: 0.31%, min. HUF 572, max. HUF 11,721 Standard fee: above EUR 1104: 0.32%, min. HUF 593, max. HUF 12,154	Promotional fee: up to EUR 1015: 0.52%, min. HUF 771, max. HUF 19,482 Standard fee: up to EUR 1015: 0.53%, min. HUF 799, max. HUF 20,202 Promotional fee: above EUR 1015: 0.31%, min. HUF 771, max. HUF 19,482 Standard fee: above EUR 1015: 0.32%, min. HUF 799, max. HUF 20,202
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	in Raiffeisen Direkt	free of charge	free of charge	Promotional fee: 0.31%, min. HUF 378, max. HUF 7,778 Standard fee: 0.32%, min. HUF 391, max. HUF 8,065	Promotional fee: up to EUR 1104: 0.47%, min. HUF 378, max. HUF 8,725 Standard fee: up to EUR 1104: 0.48%, min. HUF 391, max. HUF 9,047 Promotional fee: above EUR 1104: 0.31%, min. HUF 378 max. HUF 8,725 Standard fee: above EUR 1104: 0.32%, min. HUF 391 max. HUF 9,047
				and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
	via Raiffeisen DirektNet, myRaiffeisen mobile application	free of charge	free of charge	Promotional fee: 0.20%, min. HUF 262, max. HUF 7,275 Standard fee: 0.20%, min. HUF 271, max. HUF 7,544	Promotional fee: up to EUR 1159: 0.37%, min. HUF 354, max. HUF 8,162 Standard fee: up to EUR 1159: 0.38%, min. HUF 367, max. HUF 8,463 Promotional fee: above EUR 1159: 0.29%, min. HUF 354 max. HUF 8,162 Standard fee: above EUR 1159: 0.30%, min. HUF 367, max. HUF 8,463
				and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
Conversion fee		Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55	Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55
Priority fee – in case of extra urgent orders[5]		Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34

	Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48	Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48	Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48	Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48

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

Account maintenance[4]	Promotional fee: HUF 0* Standard fee: HUF 987
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. Fees and comissions 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.

8. Other fees and commissions of all Bank account packages kept in HUF

The special fees applicable to the Aktiv account are specified in Chapter 4.1. For fees not listed in Chapter 4.1 and not specifically defined for the Active account, the following shall apply.

Changing fee package[4, 13] No switch from another account type to Raiffeisen Online Bank Account and Yelloo Account is possible	Promotional fee: 0 HUF Standard fee: HUF 3,868
Changing fee package from Base package	free of charge
Changing fee package from Base 2.0 package[4]	Promotional fee: 0 HUF Standard fee: HUF 3,868*
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.[14] The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
Cancellation[15] **of ad hoc or standing payment orders and direct debit payments**	free of charge
Recalling ad hoc or standing order payments[4]	Promotional fee: HUF 2,573 Standard fee: HUF 2,668
Payment request[4]	
Initiation	Promotional fee: free of charge Standard fee: Standard fee HUF 69/pcs
Reception / deletion	HUF 0
Incoming payment request deletion (Standard deletion)	Promotional fee: free of charge Standard fee: Standard fee HUF 2,093/pcs
Reactivation after standard deletion	Promotional fee: free of charge Standard fee: Standard fee HUF 2,093/pcs
Crediting of foreign currency amounts [Crediting FCY items] [4]	
Standard fee	free of charge
Conversion fee	Promotional fee: 0.31%, min. EUR 8.89, max. EUR 927.21 Standard fee: 0.32%, min. EUR 9.21, max. EUR 961.51
Sending money in other currencies [Ad hoc payment orders from HUF account in FCY between own accounts] [4]	
Standard fee	free of charge
Conversion fee	Promotional fee: 0.31%, min. EUR 8.89, max. EUR 309.06 Standard fee: 0.32%, min. EUR 9.21, max. EUR 320.49
Priority fee – in case of urgent orders	Promotional fee: 0.38%, min. EUR 8.78, max. EUR 512.92 Standard fee: 0.39%, min. EUR 9.10, max. EUR 531.89
Priority fee – in case of extra urgent orders **	Promotional fee: 0.61%, min. EUR 8.78, max. EUR 618.12 Standard fee: 0.63%, min. EUR 9.10, max. EUR 640.99
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR ad hoc payment orders from HUF account in EUR between own accounts [4]	
Standard fee	free of charge

Conversion fee	Promotional fee: 0.31%, min. EUR 8.89, max. EUR 927.21 Standard fee: 0.32%, min. EUR 9.21, max. EUR 961.51
Sending money in other currencies [Ad hoc payment orders from HUF account in FCY] [4, 1, 5]	
In Bank	
Standard fee	Promotional fee: 0.22%, min. EUR 6.33, max. EUR 220.77 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.22%, min. EUR 6.56, max. EUR 228.93 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	Promotional fee: 0.07%, min. EUR 2.54, max. EUR 88.31 Standard fee: 0.07%, min. EUR 2.63, max. EUR 91.57
Interbank	
Standard fee	Promotional fee: 0.31%, min. EUR 4.44, max. EUR 204.97 portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. EUR 4.60, max. EUR 212.55 portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	Promotional fee: 0.31%, min. EUR 4.44, max. EUR 204. Standard fee: 0.32%, min. EUR 4.60, max. EUR 212.55
Priority fee – in case of urgent orders	Promotional fee: 0.47%, min. EUR 8.78, max. EU 400.99 Standard fee: 0.48%, min. EUR 9.10, max. EUR 415.82
Priority fee – in case of extra urgent orders	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48
Sending money in euro (SEPA) [SEPA Credit Transfer] [4]	
In Bank	
Standard fee	Promotional fee: 0.22%, min. EUR 6.33, max. EUR 662.35 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max HUF 20,000 Standard fee: 0.22%, min. EUR 6.56, max. EUR 686.85 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	Promotional fee: 0.07%, min. EUR 2.54, max. EUR 264.94 Standard fee: 0.07%, min. EUR 2.63, max. EUR 274.74
Domestic EUR payment[4]	
Standard fee	Promotional fee: 0.31%, min. EUR 4.44, max. EUR 204.97 portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. EUR 4.60, max. EUR 212.55 portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	Promotional fee: 0.31%, min. EUR 4.44, max. EUR 204.97 Standard fee: 0.32%, min. EUR 4.60, max. EUR 212.55
Priority fee – in case of extra urgent orders [5] **	Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48
Ad hoc payment orders from HUF account in HUF to another country [4, 5]	
Standard fee	Promotional fee: 0.31%, min. EUR 4.44, max. EUR 204.97 portion exceeding equivalent amount of HUF 50,000, an additional + 0,45%, max. HUF 20,000 Standard fee: 0.32%, min. EUR 4.60, max. EUR 212.55 portion exceeding equivalent amount of HUF 50,000, an additional + 0,45%, max. HUF 20,000
Priority fee – in case of urgent orders	Promotional fee: 0.14%, min. EUR 13.24, max. EUR 722.33 Standard fee: 0.14%, min. EUR 13.72, max. EUR 749.05
Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee[16, 5]	Standard fee: EUR 5.01
Direct debit [SEPA DD Core Direct Debit] [4, 5]	
Direct debit – with conversion[4]	Promotional fee: 1.42%, min. EUR 17.68, max. EUR 927.29 Standard fee: 1.47%, min. EUR 18.33, max. EUR 961.29
SEPA DD Core direct debit limiting statement set/modification/cancellation [4, 5]	Promotional fee: HUF 3,195 Standard fee: HUF 3,313
Forbiding the execution of a direct debit [4, 5]	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.

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

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

9.1.1. Account keeping fee

For clients who have concluded a framework agreement before 04.04.2025	
Account opening	free of charge
Account maintenance	free of charge

For new clients who have concluded a framework agreement after 04.04.2025: An individual is considered a new client if they did not hold a Raiffeisen Retail, Premium, or Private Banking account prior to 04 April 2025, regardless of the currency, and enters into a framework agreement with the Bank for the provision of financial services on or after 04 April, 2025. Additionally, an individual who only held a loan agreement or a securities account with the Bank prior to April 4, 2025, is also considered a new client.	
Account opening	free of charge
Account maintenance	
If the conditions detailed in below of these List of Terms & Conditions are met	
EUR bank account	0 EUR /month / bank account
USD bank account	0 USD / month / bank account
CHF bank account	0 CHF/ month / bank account
GBP bank account	0 GBP/ month / bank account
If the conditions detailed in below of these List of Terms & Conditions are not met	
EUR bank account	6 EUR/ month / bank account
USD bank account	7 USD/ month / bank account
CHF bank account	6 CHF/ month / bank account
GBP bank account	5 GBP month / bank account
The condition for utilizing foreign currency accounts with a discounted account maintenance fee for clients who have entered into a framework agreement from 04 April 2025, is that: • **The Customer has no outstanding debt exceeding 5,000 HUF overdue by more than 60 days with the Bank on the day of the review, and** • **At least one of the conditions listed here is met:**	I. The Client holds **a HUF payment bank account** on the day of the review. (A securities account, loan accounts and credit card accounts do not qualify as payment accounts in this regard.) II. **The Client receives a total credit on payment accounts amounting to at least the current monthly gross minimum wage—290,800 HUF in 2025—but until December 31, 2025, a promotional amount equal to the current monthly net minimum wage—193,382 HUF in 2025**—in no more than two transactions, under any legal title. The required credit cannot be fulfilled through cash deposits or transfers between the Client's own accounts. III. **At least 10 transactions must be completed on all payment accounts in the given calendar month, and the total value of the transactions completed each month must reach an amount equivalent to half of the current minimum gross monthly wage — HUF 145,400 in 2025.**

	When determining the fulfillment of the conditions, the Bank examines the following types of transactions charged to the Customer's bank accounts: a) one-time transfers submitted and completed via online channels, b) standing orders submitted and completed via any channel, c) direct debits, d) ATM cash withdrawals using a bank card, and e) bank card purchases, including transactions made with the Customer's credit card on the credit card account. The condition regarding the minimum number of transactions and amount can be met with any type of transaction. The Bank does not consider transactions between the Customer's own accounts when determining the fulfillment of the conditions. Transactions already booked on the bank account in the given month, and the day the order is placed in the case of instant HUF transfers, are taken into account during the review. **IV. The Customer must have an active personal loan or credit agreement —excluding credit cards — with Raiffeisen Bank as a Borrower (excluding Co-borrowers) on the day of the review.** Further detailed information can be read below this table

Additional general rules regarding the monthly account maintenance fee:

1. The Bank does not charge a monthly account maintenance fee for the month in which the foreign currency account is opened and for the following first month.
2. The Bank first reviews the conditions for applying the discounted account management fee in the second month following the opening of the foreign currency account and subsequently on a monthly basis, on the last banking day of each month (review date).
3. The review period/point differs for each condition:
    - For the overdue condition described above, the review date and the preceding 60 calendar days are applicable.
    - For Conditions I and IV, the review date is applicable.
    - For Condition II, the period from the 20th day of the month preceding the target month to the 19th day of the target month is applicable.
    - For Condition III, the entire target month (from the first calendar day to the last calendar day) is applicable.
4. For Conditions II and III, when examining the fulfillment of conditions tied to the minimum wage specified in HUF, the Bank uses the Raiffeisen bank foreign exchange middle rate applicable to private individuals on the review date for converting foreign currency transactions.
5. From the second month following account opening (first target month), if the conditions for applying the discounted account maintenance fee are not met according to the target month review, the Bank will charge the monthly account maintenance fee specified in the current Condition List to all of the Client's active foreign currency bank accounts on the 6th banking day of the month following the target month.

The amounts specified in the conditions for the discounted monthly account management fee, determined in relation to the minimum wage, are tied to the mandatory minimum base wage for full-time employees (current full monthly gross or net minimum wage). These amounts are automatically adjusted from January 1st of each year to the mandatory minimum base wage for full-time employees for that year, or to amounts calculated in the same manner based on this. The Bank publishes the changes in the affected amounts in the current Condition List by December 20th of each year, or if the regulation on the minimum wage is announced after December 20th, then no later than the working day following the announcement of the regulation.

9.1.2. Other fees and conditions of standard Bank Account kept in foreign currency

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	HUF 5,000

months have passed between the opening of the account and the submission of the bank account termination request.[14] The Bank charges the account closing fee as well if the account is closed during bank account switching process.	
Crediting of foreign currency amounts [Credit in Bank Account kept in FCY]	
Standard fee	free of charge
Conversion fee[4]	Promotional fee: 0.31%, min. EUR 8.89, max EUR 927.21 Standard fee: 0.32%, min. EUR 9.21, max EUR 961.51
Sending money in other currencies [Ad hoc payment order in FCY or in HUF between own accounts] [4]	
Without conversion	
Standard fee	free of charge
With conversion	
Standard fee	free of charge
Conversion fee	Promotional fee: 0.31%, min. EUR 8.89, max. EUR 309.06 Standard fee: 0.32%, min. EUR 9.21, max. EUR 320.49
Priority fee – in case of urgent orders	Promotional fee: 0.38%, min. EUR 8.78, max. EUR 512.92 Standard fee: 0.39%, min. EUR 9.10, max. EUR 531.89
Priority fee – in case of extra urgent orders **	Promotional fee: 0.61%, min. EUR 8.78, max. EUR 618.12 Standard fee: 0.63%, min. EUR 9.10, max. EUR 640.99
Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR between own accounts [4]	
Without conversion	
Standard fee	free of charge
With conversion	
Standard fee	free of charge
Conversion fee	Promotional fee: 0.31%, min. EUR 8.89, max. EUR 309.06 Standard fee: 0.32%, min. EUR 9.21, max. EUR 320.49
Priority fee – in case of urgent orders [5]	Promotional fee: 0.38%, min. EUR 8.78, max. EUR 512.92 Standard fee: 0.39%, min. EUR 9.10, max. EUR 531.89
Priority fee – in case of extra urgent orders ** [5]	Promotional fee: 0.61%, min. EUR 8.78, max. EUR 618.12 Standard fee: 0.63%, min. EUR 9.10, max. EUR 640.99
Sending money in other currencies and Sending money within Hungary in HUF [Ad hoc payment order in FCY or in HUF] [4, 1, 5]	
In Bank	
Without conversion	
Standard fee	Promotional fee: 0.22%, min. EUR 6.33, max. EUR 220.77 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.22%, min. EUR 6.56, max. EUR 228.93 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
With conversion	
Standard fee	Promotional fee: 0.22%, min. EUR 6.33 max. EUR 220.77 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.22%, min. EUR 6.56 max. EUR 228.93 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	Promotional fee: 0.07 %, min. EUR 2.54 max. EUR 88.31 Standard fee: 0.07 %, min. EUR 2.63 max. EUR 91.57
Priority fee – in case of urgent orders [5]	Promotional fee: 0.38%, min. EUR 8.78, max. EUR 512.98 Standard fee: 0.39%, min. EUR 9.10, max. EUR 531.96
Priority fee – in case of extra urgent orders ** [5]	Promotional fee: 0.61%, min. EUR 8.78, max. EUR 618.21 Standard fee: 0.63%, min. EUR 9.10, max. EUR 641.08
Interbank	
Without conversion	
Standard fee	Promotional fee: 0.31%, min. EUR 4.44, max. EUR 204.97 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. EUR 4.60, max. EUR 212.55 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Urgent (T, only in USD, GBP, EUR, HUF)	Promotional fee: 0.14%, min. EUR 13.24, max. EUR 722.33 Standard fee: 0.14%, min. EUR 13.72, max. EUR 749.05
With conversion	

Standard fee		Promotional fee: 0.31%, min. EUR 4.44, max. EUR 204.97 and for the portion exceeding equivalent amount of HUF 50,000, an additional+ 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. EUR 4.60, max. EUR 212.55 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		Promotional fee: 0.31%, min. EUR 4.44, max. EUR 204.97 Standard fee: 0.32%, min. EUR 4.60, max. EUR 212.55
Priority fee – in case of urgent orders [5]		Promotional fee: 0.47%, min. EUR 8.78, max. EUR 400.99 Standard fee: 0.48%, min. EUR 9.10, max. EUR 415.82
Priority fee – in case of extra urgent orders ** [5]		Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48
Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR in Bank		
Without conversion		
Standard fee		Promotional fee: 0.22%, min. EUR 6.33, max. EUR 220.77 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.22%, min. EUR 6.56, max. EUR 228.93 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
With conversion		
Standard fee		Promotional fee: 0.22%, min. EUR 6.33, max. EUR 220.77 for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.22%, min. EUR 6.56, max. EUR 228.93 for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		Promotional fee: 0.07 %, min. EUR 2.54, max. EUR 88.31 Standard fee: 0.07 %, min. EUR 2.63, max. EUR 91.57
Domestic EUR payment		
Without conversion		
Standard fee		Promotional fee: 0.31%, min. EUR 4.44, max. EUR 204.97 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. EUR 4.60, max. EUR 212.55 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Priority fee – in case of extra urgent orders ** [5]		Promotional fee: 0.14%, min. EUR 13.24, max. EUR 722.33 Standard fee: 0.14%, min. EUR 13.72, max. EUR 749.05
With conversion		
Standard fee		Promotional fee: 0.31%, min. EUR 4.44, max. EUR 204.97 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. EUR 4.60, max. EUR 212.55 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		Promotional fee: 0.31%, min. EUR 4.44 max. EUR 204.97 Standard fee: 0.32%, min. EUR 4.60 max. EUR 212.55
Priority fee – in case of urgent orders [5]		Promotional fee: 0.47%, min. EUR 8.78, max. EUR 400.99 Standard fee: 0.48%, min. EUR 9.10, max. EUR 415.82
Priority fee – in case of extra urgent orders ** [5]		Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48
EUR payment to abroad, to Single Euro Payment Area		
Without conversion		
Standard fee	at branch	Promotional fee up to EUR 1.054: 0.52%, min. HUF 930, max. HUF 23,899 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: up to EUR 1054: 0.53%, min. HUF 964, max. HUF 24.772 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Promotional fee above EUR 1.054: 0.31%, min. HUF 930, max. HUF 23,889 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: above EUR 1054: 0.32%, min. HUF 964, max. HUF 24,772 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000

	in Raiffeisen Direkt	Promotional fee: 0.31%, min. HUF 477, max. HUF 15,927 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. HUF 494,max. HUF 16,516 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobile application	Promotional fee: 0.20%, min. HUF 371, max. HUF 8,938 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.20%, min. HUF 384, max. HUF 9,268 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Priority fee – in case of extra urgent orders [5]		Promotional fee: 0.14%, min. EUR 8.78, max. EUR 318.67 Standard fee: 0.14%, min. EUR 9.10, max. EUR 330.46

With conversion		
Standard fee	at branch	Promotional fee: up to EUR 1.054: 0.52%, min. HUF 930, max. HUF 23,889 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: up to EUR 1054: 0.53%, min. HUF 964, max. HUF 24,772 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Promotional fee: above EUR 1.054: 0.31%, min. HUF 930, max. HUF 23,889 and for the portion exceeding equivalent amount of HUF 50,000,an additional + 0.45%, max. HUF 20,000 Standard fee: above EUR 1054: 0.32%, min. HUF 964, max. HUF 24,772 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	Promotional fee: 0.31%, min. HUF 477, max. HUF 15,927 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. HUF 494, max. HUF 16,516 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobile application	Promotional fee: 0.20%, min. HUF 371, max. HUF 8,938 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.20%, min. HUF 384, max. HUF 9,268 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		Promotional fee: 0.31%, max. EUR 204.97 Standard fee: 0.32%, max. EUR 212.55
Priority fee – in case of urgent orders [5]		Promotional fee: 0.47%, min. EUR 8.78, max. EUR 400.99 Standard fee: 0.48%, min. EUR 9.10, max. EUR 415.82
Priority fee – in case of extra urgent orders ** [5]		Promotional fee: 0.78%, min. EUR 8.78, max. EUR 517.34 Standard fee: 0.80%, min. EUR 9.10, max. EUR 536.48
With Special FCY exchange conversion[17]		Free of charge
Sending money within Hungary in HUF [Transfer of positive account balance in bank account switching process (Standard fee)**]** [4]		Promotional fee: 0.31%, min. EUR 4.44, max EUR 204.97 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 Standard fee: 0.32%, min. EUR 4.60, max EUR 212.55 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee[16]		EUR 5.01
Direct debit [SEPA DD Core Direct Debit] [4, 5]		
Direct debit – without conversion[4]		Promotional fee: 0.47%, min. EUR 17.68, max. EUR 927.29 + 0.45%, max. HUF 20,000 Standard fee: 0.48%, min. EUR 18.33, max. EUR 961.59 + 0.45%, max. HUF 20,000
Direct debit – with conversion[4]		Promotional fee: 1.42%, min. EUR 17.68, max. EUR 927.29 + 0.45%, max. HUF 20,000 Standard fee: 1.47%, min. EUR 18.33, max. EUR 961.59 + 0.45%, max. HUF 20,000
SEPA DD Core direct debit limiting statement set/modification/cancellation [4, 5]		Promotional fee: HUF 3,195 Standard fee: HUF 3,313
Forbiding the execution of a direct debit [4, 5]		Free of charge

Refund of paid direct debit [4, 5]		Promotional fee: HUF 2,573 Standard fee: HUF 2,668
Conversion		
	Exchange rate	FX buying/selling rate*
	The conversion fee shall be debited promptly when incurred. Fees and commissions are calculated through EUR.	
Payment request[4]		
	Initiation (not available at the present)	Promotional fee: HUF 0 Standard fee HUF 69/pcs
	Reception / deletion (not available at the present)	HUF 0
	Incoming payment request deletion (Standard deletion)	Promotional fee: HUF 0 Standard fee HUF 2,093/pcs
	Reactivation after standard deletion	Promotional fee: HUF 0 Standard fee HUF 2,093/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.

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

Account maintenance[4]	Promotional fee: HUF 0* Standard fee: HUF 987
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.

10. Informations about payment orders and crediting

The maximum HUF 20,000 shown for transfers applies to the 0.45%, added to the given fee.

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

Due to the changes effective of Act CXVI of 2012, the Bank will not charge the fee element of 0.45%, max. HUF 20,000in accordance with the principle of symmetry in the case of all credit transfers for the portion not exceeding HUF 50,000 per transaction. Under this:

- if the amount of the credit transfer is HUF 50,000 or less, the fee element of 0.45%, max. HUF 20,000is not charged,
- if the amount of the credit transfer is in excess of HUF 50,000, then up to HUF 50,000 the fee element of 0.45%, max. HUF 20,000is 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 - 0.45%, max. HUF 20,000.

MÁK accounts affected:

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

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government degree about National Humanitary Coordination Council, Bank reimburses to customer 0.45%, max. HUF 20,000 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.

The execution of payment requests or transactions initiated using the unified data entry solution are executed by made by instant bank transfer.

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.

Classification of foreign currencies as of 13 May 2024:

Key other currency (non-EEA member currency)	USD, GBP
Key EEA currency (EEA member currency)	EUR, HUF
Standard currency (non-EEA member currency)	AUD, CAD, JPY, RUB, TRY
Standard currency (EEA member currency)	CHF, CZK, DKK, NOK, PLN, SEK, RON

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 the case of credit transfers to non-EEA countries, some foreign partner banks may deduct their own charges from the amount transferred, irrespective of the cost bearing method chosen, over which the Bank has no control.-Information added on credit transfers to non-EEA countries

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 mobileapplication) used by the customer will be debited.
The bank rejects recieving and executing HUF transfers below HUF 5 which were initiated to a bank acount 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.

11. Common fees and commissions of Raiffeisen Bank Account

The special fees applicable to the Active account are specified in Chapter 4.1. For fees not listed in Chapter 4.1 and not specifically defined for the Active account, the following shall apply.

	fee/commission	debit
Fee of bank account switching[4] 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 2,482	
Distraint	free of charge	
Order (modification of order**) **concerning event of death**[4]	Promotional fee: HUF 1,776 Standard fee: HUF 1,841	promptly
Account statements, deposit and credit advices[4]	free of charge	
Electronic account statement	free of charge	
Paper based statement with pick-up at branch	free of charge	

	fee/commission	debit	delivery options
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 [4, 18]	Promotional fee: HUF 158/statement ~~HUF 163/statement~~ from 16.05.2025: HUF 256/item	promptly	postal letter
Paper based statement mailed to the customer's notification address in FeeWaiver Plus, FeeWaiver and Activity packages[18]	Promotional fee: HUF 100/statement Standard fee: HUF 193/item	promptly	postal letter
Issue of certificates for the customer			
	fee/commission	**debit**	**delivery options**
[Duplicates of statements and advices] [4]			
for the last 12months (For electronic statement holder customers)	Free of charge	-	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****

for the last 12months (For paper based statement holder customers)	Promotional fee: HUF 1,863/statement or advice Standard fee: HUF 1,931/statement or advice	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****
for the period before the last 12 months	Promotional fee: HUF 3,730 Standard fee: HUF 3,868	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****

	fee/commission	debit	delivery options
Printout of transaction history[4]			
at branch – fee of printout of one month's transaction history	Promotional fee: HUF 1,863 Standard fee: HUF 1,931	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****
at branch – fee of printout of transaction history for more than one year period	Promotional fee: HUF 3,730 Standard fee: HUF 3,868	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****
in Raiffeisen Direct	free of charge		postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****

Issue of certificates for the customer [Certification of available balance] / [Other certificates issued by the Bank] [19],[20]/ [Fees of other notifications] [4]			
at branch and in Raiffeisen Direkt	Promotional fee: HUF 1,853 Standard fee: HUF 1,921	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****
myRaiffeisen portal (Account holder can apply)	Promotional fee: HUF 926 Standard fee: HUF 960	promptly	electronic (via myRaiffeisen portál)*****

	fee/commission	debit
Collection fee * [4]**	Promotional fee: HUF 6,065 Standard fee: HUF 6,289	promptly
Dunning letter fee	HUF 206/letter	promptly
Data supply from Central Credit Bureau [4]	free of charge	
Handling of Secondary Account Identifier [4]		
Registration****	Promotional fee until at least 31.12.2025 HUF 0/pc Standard fee: HUF 696/pc	promptly
Deletion	Promotional fee until at least 31.12.2025 HUF 0/pc Standard fee: HUF 696/pc	promptly
Yearly confirmation	Promotional fee until at least 31.12.2025 HUF 0/pc Standard fee: HUF 696/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.

*****Only account holders can request electronic receipt (via myRaiffeisen portal).

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

12. Account related insurances

Available products:

Raiffeisen Accident Insurance

Services	Raiffeisen Accident package15		Raiffeisen Accident package 30	
	Individual	Family	Individual	Family
Accidental death	HUF 15 000 000		HUF 30 000 000	
Permanent disability in consequence of an accident 1-100%	HUF 15 000 000		HUF 30 000 000	
Accidental operation				
special and major operation	HUF 150 000		HUF 300 000	
medium and small operation	HUF 50 000		HUF 100 000	
Insurance fee /monthly	HUF 1 990	HUF 3 990	HUF 2 990	HUF 6 990

Raiffeisen Income Protection

Raiffeisen Income Protection	Base	Top
Insurance fee /monthly	HUF 2,090 / month	HUF 3,890 / month

Cover	Lump sum	
Involuntary unemployment with 60 days waiting period	HUF 250,000	HUF 500,000
Any cause temporary disability with 60 days waiting period	HUF 250,000	HUF 500,000

Raiffeisen Care II.

Raiffeisen Care II.	Standard	Standard family	Top	Top family	Premium	Premium family
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 689 / month	HUF 1,378 / month	HUF 1,799 / month	HUF 3,598 / month	HUF 5,399 / month	HUF 10,798 / month
Cover	**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
Death by traffic accident (for the period between 01.01.2025 and 31.12. 2025)	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 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

No longer available products:

Raiffeisen Care II.

Conditions for customers contracted before 31 th April 2022 and after 15th April 2016

Raiffeisen Care II.	Standard	Standard family	Top	Top family	Premium	Premium family
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 689 / month	HUF 1,378 / month	HUF 1,799 / month	HUF 3,598 / month	HUF 5,399 / month	HUF 10,798 / 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
Death by traffic accident (for the period between 01.01.2025 and 31.12. 2025)	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 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

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

Raiffeisen Care II.	Standard	Standard family	Plus	Plus family	Top	Top family
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 689 / month	HUF 1,378 / month	HUF 1,099 / month	HUF 2,198 / month	HUF 1,799 / month	HUF 3,598 / 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
Death by traffic accident (for the period between 01.01.2025 and 31.12. 2025)	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 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
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 499 /month	HUF 689 /month	HUF 999 /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

Death by traffic accident (for the period between 01.01.2025 and 31.12. 2025)	HUF 1,000,000	HUF 1,000,000	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**
Insurance fee – from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 499 /month	HUF 689 /month	HUF 999 /month
- quarter-yearly	HUF 1,497 /quarter-year	HUF2,067 /quarter-year	HUF 2,997 /quarter-year
- half-yearly	HUF 2,994 /half-year	HUF 4,134 /half-year	HUF 5,994 /half-year
- yearly	HUF 5,988 /year	HUF 8,268 /year	HUF 11,988 /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
Death by traffic accident (for the period between 01.01.2025 and 31.12. 2025)	HUF 1,000,000	HUF 1,000,000	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

Raiffeisen Protection – Accident Insurance
Conditions for customers contracted until 31th March 2022

Raiffeisen Protection – Accident Insurance	**BASIC Individual**	**BASIC Family**	**TOP Individual**	**TOP Family**
Insurance fee /monthly	HUF 840	HUF 1,990	HUF 2,490	HUF 5,990
Risk factor	**Insurance sum**			
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

Raiffeisen Assistant – Household assistance service
Conditions for customers contracted until 31th Janury 2013

	Raiffeisen Assistant
Insurance fee /monthly from 01.01.2025 (for all insured persons, regardless of the date of joining)	HUF 999 / month

HUF 1,000,000 benefit fo death of by traffic accident (for the period between 01.01.2025 and 31.12. 2025)

Provisions concerning account related insurances
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 fee 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.
For further terms and conditions please consult the related Terms & Conditions of the product.

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

Opening time for receiving payment orders:

Branch	Raiffeisen Direkt	Raiffeisen DirektNet myRaiffeisen portal	myRaiffeisen mobile application [5]
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 receipted 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 mobile application [5]	myRaiffeisen portal
In-Bank transfers between the customers own accounts if it is not qualified as an in-bank instant credit transfer (from HUF account, in HUF)	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.	5:00 p.m.
interbank	4:00 p.m.	4:30 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.	12:00 p.m.
payment orders qualified as instant credit transfer	-	-	12:00 p.m.	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.[21]	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. [21]	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 [22]	4:00 p.m.	4:00 p.m.	-	-	-
Authorization for Payment of utility bills T+1 days [22]	-	-	5:00 p.m.[2121]	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	4:00 p.m.	4:00 p.m.	4:00 p.m.	4:00 p.m.****	-
FX transactions in-Bank without conversion – not EUR	4:00 p.m.	4:00 p.m.	6:00 p.m.	-	-
FX transactions in-Bank without conversion – EUR	4:00 p.m.	5:00 p.m.	6:00 p.m.	6:00 p.m.	-

FX transactions interbank with conversion	11:00 a.m.	12:00 a.m.	12:00 a.m.	-	-
FX transactions interbank without conversion	1:00 p.m.	3:00 p.m.	3:00 p.m.	-	-
Conversion	4:00 p.m.	4:00 p.m.	4:00 p.m.	-	-
Special FCY exchange conversion[17]	-	-	6:00 p.m.	6:00 p.m.	-
SEPA DD Core direct debit limiting statement set/modification /cancellation**	3:30 p.m.	-	-	-	-
Forbiding 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.
**** In Case of between HUF and EUR transactions

14. 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 recepient'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 mobile application[5]	myRaiffeisen portal
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 In case of instant credit transfer within 5 seconds after it was received		

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

15. Execution of FX payments

In Bank transfer between own account (debit)		
Without conversion		
Normal	In key EEA[23] currencies (EUR, HUF) In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK) In standard other currencies (e.g. CAD)	T day
With conversion		
Normal	In key EEA currencies (EUR, HUF)*	T day
	In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK)*	T day
	In standard other currencies (e.g. CAD)	T day
Urgent	In key EEA currencies (EUR, HUF)*	-
	In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK)*	-
	In standard other currencies (e.g. CAD)	T day
Exrtra urgent	In key EEA currencies (EUR, HUF)*	-
	In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK)*	-
	In standard other currencies (e.g. CAD)	T day
Outgoing FX payments (debit)		
Without conversion		
Normal	In key EEA currencies (EUR, HUF) In key other currencies (USD, GBP)	T day + 1 banking days
	In standard EEA currencies (e.g. CZK)	T day + 1 banking days
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Extra urgent	In key EEA currencies (EUR, HUF) In key other currencies (USD, GBP)	T day
With conversion		
Normal	In key EEA currencies (EUR, HUF)*	T day + 1 banking day
	In key other currencies (USD, GBP)	T day + 2 banking days
	In standard EEA currencies (e.g. CZK)*	T day + 1 banking day
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Urgent	In key EEA currencies (EUR, HUF)*	-
	In key other currencies (USD, GBP)	T day + 1 banking days
Extra urgent	In key EEA currencies (EUR, HUF)* In key other currencies (USD, GBP)	T day
Incoming FX payments (credit)[24]		
Without conversion		
Normal	In all currencies	T day

With conversion		
Normal	In key EEA currencies (EUR, HUF)* In standard EEA currencies (e.g. CZK)* [25]	T day
	In key other currencies (USD, GBP) In standard other currencies (e.g. CAD)	T day
Urgent	In key EEA currencies (EUR, HUF)*	T day
	In key other currencies (USD, GBP)	T day
Extra urgent	In key EEA currencies (EUR, HUF)*	T day
	In key other currencies (USD, GBP)	T day
In Bank FX payments (debit)		
Without and with conversion		
Normal	In key EEA currencies (EUR, HUF) In key other currencies (USD, GBP)	T day
	In standard EEA currencies (e.g. CZK) 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 11 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	18:00	18:00
		all currencies except for EUR	18:00	18:00
	with conversion		16:00	18:00
Incoming Interbank FX transfers	without conversion	EUR	18:00	18:00
		all currencies except for EUR	18:00	18:00
	with conversion		18:00	18:00

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

Order type			Final cut off time of incoming transactions	Closing time of the workday
Incoming In-bank ad hoc HUF transfers	with conversion	Beneficiary's account is denominated in EEA currencies	18:00 In case of in-bank instant credit transfer: 0-24:00	18:00 In case of in-bank instant credit transfer: 24:00
	with conversion	Beneficiary's account is not denominated in EEA currencies	18:00	18:00
Incoming Inter-bank ad hoc HUF transfers	with conversion	Beneficiary's account is denominated in EEA currencies	18:00 In case of instant credit transfer: 0-24:00	18:00 In case of instant credit transfer: 24:00
	with conversion	Beneficiary's account is not denominated in EEA currencies	18:00	18:00

The Bank processes incoming foreign exchange payments with conversion received directly from nostro bank until 18:00 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 18:00, 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 18:00 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					
TRANSAC-TION VALUE DATE	PRIORITY	CUT-OFF TIME				TRANSAC-TION VALUE DATE	PRIORITY	CUT-OFF TIME			
		Branch	Raiffeisen Direkt	Raiffeisen DirektNet	my-Raiffeisen mobile-application [5]			Branch	Raiffeisen Direkt	Raiffeisen DirektNet	my-Raiffeisen mobile-application [5]
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	11:00	12:00	12:00	-	T+1	standard	13:00	15:00	15:00	-
T+2	standard				12:00						15:00

[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.

16. Limits of orders

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen mobile application	myRaiffeisen portal
Transfer between own accounts	available balance	Until 14.07.2025: available balance From 15.07.2025: Only orders exceeding HUF 25 million.	available balance	available balance	-

Ad hoc payment orders	available balance	Until 14.07.2025: available balance From 15.07.2025: Only orders exceeding HUF 25 million.	using a one-time code sent in SMS[26], 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	using a one-time code sent in SMS[26], 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
Standing payment orders	available balance	Until 14.07.2025: available balance From 15.07.2025: Standing orders cannot be given	using a one-time code sent in sent in SMS[26] 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	Until 14.07.2025: available balance or limit set by customer From 15.07.2025: Direct debit orders cannot be given.	available balance or limit set by customer	available balance or limit set by customer	-

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

Starting from July 15, 2025, the Bank will not accept HUF or foreign currency transfer orders or internal bank transfer orders valued at up to 25 million HUF from clients in the Retail and Premium segments via the Raiffeisen Direkt channel (telephone customer service). The above changes apply to orders given within the framework of payment and investment services alike.
Starting from July 15, 2025, the Bank will not accept orders for regular transfers (standing orders) and direct debits (for authorization recording, modification, or cancellation) from clients in the Retail and Premium segments, regardless of the amount, via the Raiffeisen Direkt channel (telephone customer service).

17. Telephone banking service [Raiffeisen Direkt], Internet banking and mobile app services [DirektNet and myRaiffeisen mobile applicationservice][4]

Non-recurrent connection fee	free of charge
Internet Brokering connection fee	free of charge
Direkt and DirektNet activation code (SMS)	free of charge
SMS service [DirektNet login notification SMS service]	Promotional fee: HUF 171 Standard fee: HUF 177/month
Limit change [DirektNet/myRaiffeisen mobileapplication payment orders daily maximum limit set and change]	Promotional fee: HUF 477 Standard fee: HUF 494

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

18. 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 basicly the Raiffeisen account/Raiffeisen bankcard as identification date. The customer has the right to request Mobil Banking service with different identification data.

In case of Aktiv Account[4]:

Service fees

	SMS service [Mobil Banking CARD INFO]	SMS service [Mobil Banking ACCOUNT INFO]
monthly fee	HUF 250/month/phone number	HUF 250/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS (bankcard and bank account transactions)	HUF 40/message	HUF 40/message

In case of applications before 12th of September 2011: [4]

Service fees		
	SMS service [Mobil Banking CARD INFO]	**SMS service [Mobil Banking ACCOUNT INFO]**
monthly fee	Promotional fee: HUF 125/month/phone number Standard fee: HUF 129/month/phone number Free of charge for Menza Student Accounts and Dynamic Account Package.	Promotional fee: HUF 125/month/phone number Standard fee: HUF 129/month/phone number Free of charge for Dynamic Account Package
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS (bankcard and bank account transactions)	Promotional fee: HUF 34/message Standard fee: HUF 35/message	Promotional fee: HUF 34/message Standard fee: HUF 35/message

In case of applications from 12th of September 2011: [4]

Service fees		
	SMS sevice [Mobil Banking CARD INFO]	**SMS service [Mobil Banking ACCOUNT INFO]**
monthly fee	Promotional fee: HUF 171/month/phone number Standard fee: HUF 177/month/phone number	Promotional fee: HUF 171/month/phone number Standard fee: HUF 177/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS (bankcard and bank account transactions)	Promotional fee: HUF 34/message Standard fee: HUF 35/message	Promotional fee: HUF 34/message Standard fee: HUF 35/message

In case of Raiffeisen Online and Yelloo Account: [4]

	SMS service [Mobile Banking CARD INFO]	SMS service [Mobile Banking ACCOUNT INFO]
Monthly fee	Promotion fee: until at least 31/05/2025: HUF 171/month/phone number Promotional fee following the expiration or termination of the promotion marked with a green background: HUF 177/month/phone number Promotional fee: HUF 465/month/phone number Standard fee: HUF 482/month/phone number	Promotion fee: until at least 31/05/2025: HUF 171/month/phone number Promotional fee following the expiration or termination of the promotion marked with a green background: HUF 177/month/phone number Promotional fee: HUF 465/month/phone number Standard fee: HUF 482/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.

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

In the event of the death of the account holder, HUF and FX accounts will not be automatically terminated, but the Bank will terminate the services related to HUF and FX accounts on the banking day following the day when the Bank receives credible evidence of the death. The most common services that will be terminated due to death (non-exhaustive list) are: debit and credit cards and additional cards, Direkt and DirektNet IDs, direct debit and standing transfer orders, transfer orders to be executed on future value dates, insurance policies linked to bank accounts and cards, mobile banking services, the right of disposal of authorised representatives.
Starting from the month following the Bank's official notification of the account holder's death, the Bank will no longer charge monthly account maintenance fees or the fees due for the related service(s) listed above.
This provision shall apply to the above-mentioned fees due from 1 October 2023 at the earliest.

20. Allowances, promotions

20.1. Summer Account Opening Promotion 2025 – Complemented with purchase cashback bonus

Promotional period:
The promotion lasts from May 12, 2025, until withdrawal, but no later than August 31, 2025.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with video identification started by the withdrawal date or no later than 7:00 PM on August 29, 2025 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by the withdrawal date or no later than 11:00 PM on August 31, 2025 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new customers who open Promotional bank accounts.**
Promotional Bank Accounts:
a, from retail accounts: **Aktív**, **Yelloo** and **Relationship** accounts,
b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.

I. Account opening credit

The promotion mentioned in point I. does not apply to account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores.

As part of the promotion, the Bank **provides** a HUF 30,000 account opening credit to the **Customer for a newly opened Promotional bank account, subject to the joint fulfillment of the conditions specified below. The account opening credit will be provided in a single installment, no later than the end of the third month following the month of account opening.**

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 as a new Customer during the promotional period,
2. qualifies as a new Customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, regardless of its currency furthermore:
    - In case of Aktív, Relationship, Premium Banking and Premium Banking Plus bank accounts, if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer,
    - In case of opening a Yelloo bank account, the Customer can participate in the promotion, if he/she has not had a credit agreement or securities account agreement at the time of opening.
3. the Customer applies for a debit card as an account holder during the period of the promotion,
4. for Aktív, Premium Banking, Premium Banking Plus, and Relationship bank accounts:
    - Fulfill one of the free/discounted account maintenance conditions by the 6th working day of the third month following the month of the account opening.

    for Yelloo bank accounts:
    - The Customer makes at least 5 debit card purchases of at least HUF 2,000 each by the 6th working day of the third month following the month of the account opening, and these transactions must be posted to the account by the

same date. The Bank does not consider purchase transactions that are credited or refunded based on subsequent correction initiated by either the merchant, the Customer, or the Bank.

5. the Customer joins the Loyalty Program (Yelloo Club) after requesting the card,
6. the Customer commits to keep the bank account for at least one year within the Loyalty Program's (Yelloo Club's) online platform, and makes this declaration by the 6th working day of the third month following the month of the account opening,
7. the Customer has an active (capable of handling payment transactions) Promotional Bank Account opened under the promotion that is not under termination on the 6th working day of the third month following the month of the account opening,
8. the Customer has no overdue and payable debts owing to the Bank on the 6th working day of the third month following the month of the account opening.

II. Purchase cashback bonus

This promotion mentioned in point II. is also available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.

As part of the promotion, new Customers who fulfill all the conditions outlined in point I. of these promotional terms (Account Opening Credit) will receive a 10% refund on purchases made with a debit card linked to the bank account opened under the promotion, up to a maximum of HUF 30,000. This applies to purchases made by the 6th working day of the third month following the month of the account opening.

The purchase cashback bonus is determined based on the combined total of the purchase transactions made with the main and the additional card in accordance with these terms and conditions. The purchase transactions that are debited from the customer's bank account opened under this promotion at the latest by the time the amount of the bonus is determined by the Bank will be taken into account for the determination of the purchase cashback bonus. No account will be taken of transactions that are credited at the initiative of either the customer or the merchant before the bonus amount is determined by the Bank.

The purchase cashback bonus is credited to the customer's bank account opened under the promotion, rounded to the nearest whole forint according to rounding rules.

For determining eligibility for the purchase cashback bonus and the amount of the bonus, only the Bank's records are authoritative.

Additional conditions for crediting the purchase cashback bonus:

- the debit card linked to the bank account opened under the promotion must be active, with a status of "OK" in the Bank's systems;
- the bank card contract must be valid, and neither the bank account framework contract nor the associated bank card contract should be under termination initiated by either the Bank or the Customer on the day the bonus is credited.

III. General Provisions

The credits related to the promotional account opening (promotional amounts indicated in points I. and II.) will be made to the bank account opened under the promotion. The Bank will verify the fulfillment of the conditions on the 7th working day of the 3rd month following the month in which the Promotional account was opened.

The amounts for the account opening credit and the purchase cashback bonus— in case the conditions are met—will be credited to the Customer's Promotional bank account opened under the promotion by the following dates:

- For accounts opened in May 2025, the credit will be made by August 31, 2025.
- For accounts opened in June 2025, the credit will be made by September 30, 2025.
- For accounts opened in July 2025, the credit will be made by October 31, 2025.
- For accounts opened in August 2025, the credit will be made by November 30, 2025.

By making the **Commitment of Loyalty**, and by participating in this promotion, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, 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 breach of contract (including overdue).

The amount to be refunded by the Customer to the Bank, as specified above, is due simultaneously with the account closure, and the Bank is entitled to debit the customer's account with the amount.

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

The Bank reserves the right to withdraw or modify this promotional description.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for all types of credit or discount only once.

20.2. Spring Account Opening Promotion 2025 – For Telekom Magenta Moments Members

Promotional period:
Regarding points I and III, the promotion lasts from April 23 14:00 PM, 2025, until withdrawal, but no later than May 31, 2025.
Regarding point II, the promotion lasts from April 23 14:00 PM, 2025, until withdrawal, but no later than June 20, 2025.

In the case of online account opening, the credit mentioned in point I. applies to accounts opened by the following deadlines:

- with an application completed by the withdrawal date or no later than 23:00 PM on May 31, 2025, for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new customers who open Promotional bank accounts.**
Promotional Bank Accounts:
a, from retail accounts: **Aktív** account
b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.

I. Account opening credit

The promotion mentioned in the I. point does not apply to account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores.

Under thee promotion, the Bank provides a credit of HUF 50,000 to new customers who fulfill all the conditions outlined in each point of these promotional terms (Account Opening Credit).

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

1. he/she opens online a new Promotional account during the promotional period,
2. Customer is a Telekom Magenta Moments Member,
3. prior to opening an account, the Customer activates the coupon related to the discount within the Telekom Magenta Moments discount program platform and successfully provides the necessary information on the Bank's online interface.
4. after providing the information, the account opening must be initiated in the myRaiffeisen mobile application.
5. the account is opened using the information provided on the Bank's online interface (e.g., email address).
6. the Customer consents to receive promotional inquiries via email,
7. qualifies as a new customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, regardless of its currency furthermore:
    - in case of Aktív, Premium Banking and Premium Banking Plus bank accounts, if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer,
8. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
9. fulfill one of the free account maintenance conditions by the 6th working day of the third month following the month of the account opening,
10. the Customer joins ~~register~~ for the Loyalty Program after requesting the card ~~(earliest on the 2nd working day following the account opening), requiring:~~
    - ~~an email address registered with the Bank and consent to direct marketing via email.~~
11. Commit to keeping the bank account for at least one year within the Loyalty Program's online platform, and make this declaration by the 6th working day of the third month following the month of the account opening,
12. not be an employee, executive officer of Raiffeisen Bank Zrt., its subsidiaries, the Bank's owner, or the owner's foreign subsidiaries on the 6th working day of the third month following the month of the account opening,
13. the Customer has an active (capable of handling payment transactions) Promotional Bank Account opened under the promotion that is not under termination on the 6th working day of the third month following the month of the account opening,
14. has no overdue and payable debts owing to the Bank on the 6th working day of the third month following the month of the account opening.

***Telekom Magenta Moments members:** Registered users of the Magenta Moments discount program by Magyar Telekom Plc. (Headquarters: Budapest 1097 Könyves Kálmán krt. 36.).

The credits related to the promotional account opening (promotional amounts indicated in points (I. and III.) will be made to the bank account opened under the promotion. The Bank will verify the fulfillment of the conditions on the 7th working day of the 3rd month following the month in which the Promotional account was opened.

Credit Timing:

- for accounts opened in April 2025, the credit will be made by July 31, 2025.
- for accounts opened in May 2025, the credit will be made by August 31, 2025.

By making the **Commitment of Loyalty**, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, 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 breach of contract (including overdue).

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account which is not participating in the promotion and differs from the account he/she had at the time of account opening.

The repayment of the amount to the Bank is due simultaneously with the account closure or account package change request, and the Bank is entitled to debit the customer's account with the amount.

II. Spring Account Opening Promotion 2025 Related Supplement - Reflex Savings Promotion for New Telekom Magenta Moments Members

This promotion mentioned in point II. is not available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.

As part of the promotion, new Customers who fulfill all the conditions outlined in point I. of these promotional terms (Account Opening Credit) will receive an additional HUF 40,000 credit from the Bank for a newly opened Reflex Savings Account, subject to the conditions specified below.

The Customer is eligible for the credit upon fulfilling the following conditions:

1. opens a new Savings Account (Reflex Savings Program) at a bank branch or through the myRaiffeisen mobileapplication until June 20, 2025,
2. increases the balance of the Savings Account by at least HUF 5,000 each month for 6 consecutive months starting from the month following the account opening,
3. the Savings Account opened under the promotion is an active account on all condition assessment days and is not subject to termination,
4. the Customer does not have any overdue and payable debt to the Bank on any of the condition assessment days concerning the Promotional bank account opened under the account opening promotion.

The credit will be made in a single installment to the Savings Account. The Bank will assess the fulfillment of the conditions by the end of the 6th month following the month in which the Savings Account was opened. The condition assessment will take place on the last calendar day of each month. Savings related to card transactions will be transferred to the Savings Account at the time specified in the Reflex Savings Program Conditions List and not immediately.

The credits related to the Reflex savings promotion will be made to the Client's Savings Account opened under the promotion by the following dates:

- For accounts opened in April 2025, the credit will be made by November 15, 2025.
- For accounts opened in May 2025, the credit will be made by December 15, 2025.
- For accounts opened in June 2025, the credit will be made by January 15, 2026.

III. General Provisions

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

The Bank reserves the right to withdraw or modify this promotional description.

The offers included in this promotional description cannot be combined with any other offers or promotions.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for all types of credit or discount only once.

20.3. Spring Double Account Opening Promotion 2025 – Complemented with Reflex and Partner Discounts

Promotional period:
Regarding points I and III, the promotion lasts from March 10, 2025, until withdrawal, but no later than May 9, 2025.
Regarding point II, the promotion lasts from March 10, 2025, until withdrawal, but no later than May 30, 2025.

In the case of online account opening, the credit mentioned in point I applies to accounts opened by the following deadlines:

- with video identification started by the withdrawal date or no later than 6:00 PM on May 9, 2025 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by the withdrawal date or no later than 6:00 PM on May 9, 2025 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new customers who open Promotional bank accounts.**
Promotional Bank Accounts:
a, from retail accounts: **Aktív**, **Yelloo** and **Relationship** accounts,

b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.

I. **Account opening credit**

The promotion mentioned in point I. does not apply to account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores.
As part of the promotion, the Bank **provides** a HUF 40,000 account opening credit (HUF 30,000 in the case of a Yelloo account opening) to the **Customer for a newly opened Promotional bank account, subject to the fulfillment of the conditions specified below. The account opening credit will be provided in a single installment, no later than the end of the third month following the month of account opening.**

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 or Yelloo account during the promotional period,
2. qualifies as a new customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, , regardless of its currency furthermore:
    - In case of Aktív, Relationship, Premium Banking and Premium Banking Plus bank accounts, if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer,
    - In case of opening a Yelloo bank account, the Customer can participates in the promotion, if he/she has not had a credit agreement or securities account agreement at the time of opening
3. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
4. for Aktív, Premium Banking, Premium Banking Plus, and Relationship bank accounts:
    - Fulfill one of the free/discounted account maintenance conditions by the 6th working day of the third month following the month of the account opening.

    for Yelloo bank accounts:
    - Make at least 5 debit card purchases of at least 2,000 HUF each by the 6th working day of the third month following the month of the account opening, and these transactions must be posted to the account by the same date.
5. Register for the Loyalty Program (Yelloo Club) after requesting the card (earliest on the 2nd working day following the account opening), requiring:
    - An email address registered with the Bank and consent to direct marketing via email.
6. Commit to keeping the bank account for at least one year within the Loyalty Program's online platform, and make this declaration by the 6th working day of the third month following the month of the account opening,
7. Not be an employee, executive officer of Raiffeisen Bank Zrt., its subsidiaries, the Bank's owner, or the owner's foreign subsidiaries on the 6th working day of the third month following the month of the account opening,
8. has an active (capable of handling payment transactions) Promotional Bank Account opened under the promotion that is not under termination on the 6th working day of the third month following the month of the account opening,
9. has no overdue and payable debts owing to the Bank on the 6th working day of the third month following the month of the account opening.

II. **Spring Double Account Opening Promotion 2025 Related Supplement - Reflex Savings Promotion for New Customers**

This promotion mentioned in point II. is available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.

As part of the promotion, new Customers who fulfill all the conditions outlined in point I. of these promotional terms (Account Opening Credit) will receive an additional HUF 40,000 (or HUF 30,000 for clients opening a Yelloo account) credit from the Bank for a newly opened Reflex Savings Account, subject to the conditions specified below.

The Customer is eligible for the credit upon fulfilling the following conditions:

5. Opens a new Savings Account (Reflex Savings Program) at a bank branch or through the myRaiffeisen mobileapplication until May 30, 2025,
6. Increases the balance of the Savings Account by at least HUF 5,000 each month for 6 consecutive months starting from the month following the account opening,
7. The Savings Account opened under the promotion is an active account on all condition assessment days and is not subject to termination,
8. The Customer does not have any overdue and payable debt to the Bank on any of the condition assessment days concerning the Promotional bank account opened under the account opening promotion.

The credit will be made in a single installment to the Savings Account. The Bank will assess the fulfillment of the conditions by the end of the 6th month following the month in which the Savings Account was opened. The condition assessment will take place on the last calendar day of each month. Savings related to card transactions will be transferred to the Savings Account at the time specified in the Reflex Savings Program Conditions List and not immediately.

The credits related to the Reflex savings promotion will be made to the Client's Savings Account opened under the promotion by the following dates:

- For accounts opened in March 2025, the credit will be made by October 15, 2025.
- For accounts opened in April 2025, the credit will be made by November 15, 2025.
- For accounts opened in May 2025, the credit will be made by December 15, 2025.

III. Spring Double Account Opening Promotion 2025 Related Supplement – Insurance partner* Promotion for New Customer

This promotion mentioned in point III. is also available for account openings initiated at Raiffeisen Financial Partner Points in Tesco stores.

As part of the promotion, new Customers who fulfill all the conditions outlined in point I. of these promotional terms (Account Opening Credit) will receive an additional HUF 10,000 credit from the Bank, in addition to the HUF 40,000 account opening credit, for a newly opened Promotional bank account, subject to the conditions specified below.

Condition:

- At least one direct debit or standing order from the Promotional account opened under the promotion must be completed by the 6th working day of the third month following the month of account opening. The minimum amount must be HUF 5,000, and the beneficiary must be one of the accounts of the partners listed below. (The Bank will also consider payments completed with bank fee deductions on the Promotional account and provided that its amount reaches HUF 2,990).

- The Client must have an active insurance relationship with the beneficiary partner or initiate it during the promotion period (no later than May 9, 2025).

This promotion can be used simultaneously for multiple beneficiary partners, but the HUF 10,000 credit is only awarded once per partner.

***Partners participating in the promotion supplement:**

- **For NN Insurance Company Ltd. policyholders (Headquarters: 1139 Budapest, Fiastyúk utca 4-8.)**
  - Account numbers:
    - **11794008-20508720-00000000**
    - **13700016-01853038-00000000**
    - **13700016-01853021-00000000**

- **For UNIQA Insurance Company Ltd. policyholders (Headquarters: 1134 Budapest, Róbert Károly krt. 70-74.)**
  - Account number:
    - **12001008-00105099-02500007**
    - **12001008-00105099-01200003**
    - **12001008-00105099-01900002**
    - **12001008-00105099-02000002**
    - **12001008-00105099-05500006**

- **For Alfa Vienna Insurance Group Insurance Company Ltd. policyholders (Headquarters: 1091 Budapest, Üllői út 1.)**
  - Account numbers:
    - **12001008-00312421-00100004**
    - **12001008-01951748-00100000**
    - **12001008-01951748-00200007**
    - **11707110-20003263**
    - **For customers opening an account with card payment at the Tesco Raiffeisen Financial Partner Point:**
      - **10300002-13314984-00014903**

IV. General Provisions

The credits related to the promotional account opening (promotional amounts indicated in points (I. and III.) will be made to the bank account opened under the promotion. The Bank will verify the fulfillment of the conditions on the 7th working day of the 3rd month following the month in which the Promotional account was opened.

Credit Timing:

- For accounts opened in March 2025, the credit will be made by June 30, 2025.
- For accounts opened in April 2025, the credit will be made by July 31, 2025.
- For accounts opened in May 2025, the credit will be made by August 31, 2025.

By making the **Commitment of Loyalty**, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, 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 breach of contract (including overdue).

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account which is not participating in the promotion and differs from the account he/she had at the time of account opening.

The repayment of the amount to the Bank is due simultaneously with the account closure or account package change request, and the Bank is entitled to debit the customer's account with the amount.

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

The Bank reserves the right to withdraw or modify this promotional description.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for all types of credit or discount only once.

20.4. Year-opening account opening promotion 2025

Promotional period:

I. Regarding the provisions set forth in point I., from January 8, 2025, until withdrawal, but no later than March 7, 2025.

II. Regarding the provisions set forth in point II., from February 2, 2025, until withdrawal, but no later than March 7, 2025.

In case of online account opening, an account can be opened under the promotion:

- with video identification started by the withdrawal date or no later than 6:00 PM on March 7, 2025 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by the withdrawal date or no later than 6:00 PM on March 7, 2025 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new customers who open Promotional bank accounts or Yelloo Account**.

Promotional Bank Accounts:
a, from retail accounts: **Aktív**, **Yelloo** and **Relationship** accounts,
b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

For those choosing and opening a Yelloo account, individuals between the ages of 14 and 17 can participate. Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.

The promotion does not apply to account openings initiated through Raiffeisen Financial Partner Points in Tesco stores.

I. Account opening credit

As part of the promotion, **the Bank provides a 40,000 HUF account opening credit for newly opened Promotional Bank Accounts, subject to the following conditions**. The account opening credit will be credited in one lump sum no later than the end of the third month following the month of the account opening.

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 or Yelloo account during the promotional period,
2. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account six months preceding the account opening:
   - if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer,
3. he/she applies for a Mastercard debit card as an account holder during the period of the promotion,
4. for Aktív, Premium Banking, Premium Banking Plus, and Relationship bank accounts:
   - Fulfill one of the free/discounted account maintenance conditions by the 6th working day of the third month following the month of the account opening.
5. for Yelloo bank accounts:
   - Make at least 5 debit card purchases of at least 2,000 HUF each by the 6th working day of the third month following the month of the account opening, and these transactions must be posted to the account by the same date.
6. Register for the Loyalty Program (Yelloo Club) after requesting the card (earliest on the 2nd working day following the account opening), requiring:
   - An email address registered with the Bank and consent to direct marketing via email.
7. Commit to keeping the bank account for at least one year within the Loyalty Program's online platform, and make this declaration by the 6th working day of the third month following the month of the account opening,
8. Not be an employee, executive officer of Raiffeisen Bank Zrt., its subsidiaries, the Bank's owner, or the owner's foreign subsidiaries on the 6th working day of the third month following the month of the account opening,
9. has an active (capable of handling payment transactions) Promotional Bank Account opened under the promotion that is not under termination on the 6th working day of the third month following the month of the account opening,

10. has no overdue and payable debts owing to the Bank on the 6th working day of the third month following the month of the account opening.

II. Supplement to the Account Opening Promotion for Premium Health Fund Members (Headquarters: 1138 Budapest, Dunavirág Street 2-6.)

As part of the promotion, new Customers who meet all the conditions outlined in point I. of these promotional terms (thereby becoming eligible for the credit specified in point I.) will receive, in addition to the above, **an extra credit of HUF 10,000 from** the Bank if they are members of the Premium Health Fund and open a new promotional bank account (except Yelloo account), provided the conditions specified below are met. This is in addition to the HUF 40,000 credited for opening the account. The account opening credit will be provided in a lump sum no later than the end of the third month following the month in which the account was opened, and it will be credited to the bank account opened under the promotion.
The Customer is entitled to the credit under this promotion supplement if the following condition is met:

1. At least one direct debit or standing order must be executed from the account opened under the promotion by the 6th business day of the third month following the month of account opening, with a minimum amount of HUF 5,000, and the beneficiary must be the account number opened for the respective customer at the Premium Health Fund. (The first 16 characters of the account number at the Premium Health Fund are 12001008-01978950, and the last 8 characters are unique to each client).

III. General Provisions

The credits are made to the bank account opened as part of the promotion. The Bank will verify the fulfillment of the conditions on the 7th working day of the 3rd month following the month in which the Promotional account was opened.

Credit Timing:
For accounts opened in January 2025, the credit will be made by April 30, 2025.
For accounts opened in February 2025, the credit will be made by May 31, 2025.
For accounts opened in March 2025, the credit will be made by June 30, 2025.

By making the **Commitment of Loyalty**, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, 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 breach of contract (including overdue).

The Customer shall also reimburse the Bank the full amount of the credit if he/she submits an account package change order to the Bank by the last day of the 3rd month following the month of account opening and, as a result, the Customer uses an account which is not participating in the promotion and differs from the account he/she had at the time of account opening.

The repayment of the amount to the Bank is due simultaneously with the account closure or account package change request, and the Bank is entitled to debit the customer's account with the amount.

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

The Bank reserves the right to withdraw or modify this promotional description.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for all types of credit or discount only once.

20.5. Tesco account opening promotion 2024-2025

For the period of the promotion (see points 1. and 2.) the Bank announces a promotion for its **new customers who open Promotional bank accounts or Yelloo Account** online (initiated through the myRaiffeisen mobile application) via Raiffeisen Bank's tied agent in Tesco stores.
Promotional Bank Accounts:
a, from retail account: Aktív account
b, from premium bank accounts: Premium Banking and Premium Banking Plus accounts.

The promotion is open to individuals over the age of 18.

A Customer is entitled to the account opening credit and Welcome points credit only once.

~~**Spring Double Account Opening Promotion 2025 (applicable to points II. and III.: Reflex Savings and Partnership Promotions) can also be utilized for account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores. Details can be found in the Spring Doubling Account Opening Promotion 2025 chapter of the current Terms and Conditions List. To be**~~

~~**eligible for these additional promotions, the Customer must meet all the conditions outlined in point 1.1 of these promotional terms.**~~

Summer Account Opening Promotion 2025 (Purchase cashback bonus concerning point II.) can also be utilized for account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores. Details can be found in the Summer Account Opening Promotion 2025 II. chapter of the current Terms and Conditions List. To be eligible for this additional promotion, the Customer must meet all the conditions of the Summer Account Opening Promotion 2025.

1. **Tesco Clubcard Points Crediting (Welcome and Usage Incentive Points Crediting)**

Promotional period: From 19 December, 2024, until withdrawal, but no later than 31 December, 2025.
A bank account can be opened within the promotion if the application is completed via the myRaiffeisen mobile application by the withdrawal date or no later than 31 December, 2025, 11:00 PM.

1.1 General Conditions for All Types of Points Credit:

The Customer is entitled to the points credit(s) if the following conditions are simultaneously met:

1. The Customer opens a new Promotional bank account or Yelloo account as a new customer participating in the promotion during the promotion period,
2. The bank account must be opened in designated Tesco stores at the Raiffeisen Financial Partner Point via the myRaiffeisen mobile application by scanning the QR code containing the partner sales code and location identifier, and recording the Customer's Tesco Clubcard ID number,
3. The Customer must have a valid and active Tesco Clubcard at the time of initiating the account opening and at the time of Tesco Clubcard points credit,
4. The Customer's Tesco Clubcard membership must be active and not terminated at the time of determining the point credit amount and at the time of point credit,
5. The Customer qualifies as a new customer, meaning they have not held a Raiffeisen Retail or Premium bank account in the six months prior to account opening. Additionally, the customer can only participate in this promotion if they do not have a loan agreement or a securities account agreement at the time of account opening.
6. The Customer requests a Mastercard debit (main) card as the account holder during the promotion period,
7. The Customer joins ~~registers~~ the Loyalty Program (in case of Yelloo Account Yelloo Klub) - after requesting the card ~~(registration is possible no earlier than the second business day after account opening), requiring the following:~~
   - ~~An email address registered with the Bank and consent to direct advertising via email,~~
8. The Customer commits to keeping the bank account for at least one year within the Loyalty Program's online platform and makes this declaration by the sixth business day of the third month following account opening,
9. The Customer is not an employee, executive officer of Raiffeisen Bank Zrt., its controlled enterprises, domestic subsidiaries under the control of the Bank's owner, or foreign enterprises and their subsidiaries under the control of the Bank's owner at the time of determining the points credit amount and at the time of points credit,
10. The Customer has a live (capable of processing payment transactions) Promotional bank account or Yelloo account opened under the promotion, which is not under termination at the time of determining the points credit amount and at the time of points credit,
11. The Customer must not have had any overdue debt from the date of account opening until the determination of their eligibility for Clubcard points, and must not have any overdue and payable debt to the Bank at the time of determining their eligibility for the points.

The Tesco Clubcard program is organized and operated by TESCO-GLOBAL Áruházak Zrt. (hereinafter: Tesco). Participation in the Tesco Clubcard program is managed by the Customer with Tesco, in which the Bank does not participate in any form. When opening the bank account, the Customer provids the Tesco Clubcard ID number to the Bank, during which the Bank do not verify the validity of the Tesco Clubcard or the correctness of the provided number.

The Customer must immediately notify the Bank of any changes to the Tesco Clubcard ID number. Until the Customer indicates otherwise, the points credits will be made to the Tesco Clubcard ID number provided by the (Main Cardholder) Customer at the time of account opening and stored in the Bank's systems.

The eligibility for points credit and the determination of the points credit amount are exclusively based on the Bank's records.

Based on the Bank's notification, Tesco credits the Tesco Clubcard points to the Customer's Tesco Clubcard account in the manner and time regulated in the Tesco Clubcard regulations. The use of Clubcard points is possible according to the current rules of the Tesco Clubcard program.

To facilitate the points credit, the Bank provides the following data to Tesco: the Customer's Clubcard identification number, the amount of Clubcard points to be credited for the given month, and the reason for the credit (i.e., which promotion entitles the Customer to the points).

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

The credits, bonuses, and discounts specified in these promotional terms are considered tax-exempt benefits according to point 8.14 of Annex I of the Personal Income Tax Act in effect at the time of contract signing. ~~A customer is entitled to the HUF 20 000 for opening an account and Welcome points credit only once.~~

The promotion described in point 1. of this promotional description is announced by the Bank for a fixed period. The Bank reserves the right to announce a new promotion for the following year after the end of the definite period, either maintaining the conditions detailed in this regulation or with new conditions. The Bank is entitled to terminate or withdraw the promotion at any time. The Bank will not send individual notifications to Customers about modifications or termination of the promotion but will inform Customers in advance by publishing it on the current Conditions List on its website. In case of promotion's withdrawal, the Bank will calculate and credit the points based on the purchase transactions executed up to the effective date of the withdrawal (actual termination date).

1.2 Special Conditions for Welcome Points Credit

Under the promotion, the Bank will provide the Customer 10,000 Clubcard points for opening a Promotional bank account or 5,000 Clubcard points for opening a Yelloo account, provided the general and specific conditions for point credits are met.

Special Conditions:

For Promotional bank accounts:

- The Customer must meet the conditions for free account management as specified in the applicable Retail or Premium Banking Fee Schedule for the account package by the 6th working day of the third calendar month following the account opening.

For Yelloo account opening:

- The Customer must make at least 5 debit card purchases, each with a minimum value of HUF 2,000, using the primary debit card linked to the account opened under the promotion, by the 6th business day of the third calendar month following the approval of the account opening.
  The Bank will consider transactions posted to the account opened under the promotion by the above deadline.The Bank does not consider purchase transactions that were subsequently credited or refunded at the request of the merchant, the Customer or the Bank.

The Bank will review compliance with the general and special conditions for welcome points on the 7th business day of the third month following account opening.

For welcome points, the Bank will transfer data to Tesco by the 16th day of the third month following the Bank's approval of the account opening. Tesco will credit the Clubcard points to the Tesco Clubcard ID number provided by the Customer to the Bank and stored in the Bank's systems by the 20th day of the following month.

1.3 Special Conditions for Usage Incentive Points Credit:

As part of the promotion, the Bank provides points credit for purchases made with the main debit card linked to the newly opened Promotional bank account or Yelloo account in Tesco stores or on Tesco online platforms, subject to the general and special conditions of point credits being met.

Special Conditions:

- The main debit card linked to the account opened under the promotion must be active, i.e., its status in the Bank's systems must be OK.
- The debit card agreement must be valid, and neither the bank account framework agreement nor the related debit card agreement must be under termination initiated by either the Bank or the Customer on the bonus credit day.

The Bank will review compliance with the general and special conditions for usage incentive points:

- For the first time on the seventh business day of the first month following account opening,
- Subsequently, on the seventh business day of each month.

The amount of Tesco Clubcard points credited equals 0.5% of the purchase value made with the main debit card linked to the account opened under the promotion in the given calendar month, up to a maximum of 1,000 points per month. Points credit for usage incentives does not apply to transactions made with merchants renting premises in Tesco stores.

When determining the points credit amount, the Bank considers purchase transactions posted to the Customer's account opened under the promotion between 00:00 on the first calendar day and 23:59 on the last calendar day of the given month. The Bank does not consider purchase transactions that were subsequently credited or refunded at the request of the merchant, the Customer, or the Bank.

For usage incentive points, the Bank transfers data to Tesco monthly by the 16th day of the month following the subject month. Tesco credits the Clubcard points to the Tesco Clubcard ID number provided by the Customer during the application by the 20th day of the following month.

The Bank determines the points credit amount rounded to the nearest whole point according to rounding rules.

2. Account Opening Credit

Promotional period: From 12 May, 2025, until withdrawal, but no later than 31 August, 2025.
A bank account can be opened within the promotion if the application is completed via the myRaiffeisen mobile application by the withdrawal date or no later than 31 August, 2025, 11:00 PM.

Under the promotion, the Bank will provide the Customer a credit of HUF 20,000 for a newly opened Promotional bank account, subject to the fulfillment of both general and special conditions for Welcome point credit. The account opening credit will be made in a single installment, no later than the end of the third month following the month in which the account was opened, on the bank account opened under the promotion.

The monetary credit described in this point is in addition to the Welcome Clubcard point credit. By committing to retain the bank account opened under the promotion and participating in this promotion, the Customer acknowledges that if the account opening credit has been received, they are obliged to return the credited amount to the Bank if the framework contract for the HUF bank account opened under the promotion:

- is terminated by the Customer within 1 year of it's establishment (Loyalty period).
- is terminated by the Bank due to the Customer's breach (including delays) within 1 year of it's establishment (Loyalty period)

The Customer is also obliged to return the full amount of the received account opening credit to the Bank if they submit an account package change request by the last day of the third month following the account opening month and subsequently use a different account that is not part of the promotion.

The amount to be refunded by the Customer to the Bank, as described above, is due simultaneously with the account closure or when submitting the account package change request, and the Bank is entitled to debit this amount from the Customer's account.

20.6. Promotion connected to account management services—Winter account opening promotion for Premium Health Fund members Modified: 08 November 2024

The Bank is launching an online account opening promotion for members of the Premium Health Fund.

Duration of the promotion: 13 February 2024 to 8 March 2024, 12:00 noon.
An account can be opened under the promotion as follows: with video identification started by 12:00 noon on 8 March 2024 at the latest if the account is opened on the Raiffeisen Online Account Opening Platform with a video banker, or with an application completed by 12:00 noon on 8 March 2024 at the latest if the account is opened through the myRaiffeisen mobile app.

Bank accounts that can be opened under the promotion are: Feewinner, Activity 3.0, Relationship, Premium Banking, Premium Banking Plus

Under the promotion, the Bank will **provide the Customer with a credit** as described below for the newly opened Promotional Bank Account, provided that the conditions set out below are met. Any tax payment and reporting requirements related to the benefit—where necessary—shall be met by Raiffeisen Bank as a payer, in accordance with the tax laws from time to time in effect.
The **crediting will be made in several instalments, by 15 April 2025 at the latest**, to the customer's bank account opened under the promotion.

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

1. during the period of the promotion, he/she **registers through the link sent by Premium Health Fund** for the promotion with the following data: name, date of birth, e-mail address and phone number,
2. during the promotion period, the participant **opens a new Promotional Bank Account on the Online Account Opening platform or through the myRaiffeisen mobile app**,
3. the **Customer shall be regarded as a new customer** if in the period since 15 October 2023 he/she has not had a Raiffeisen Retail or Premium bank account until opening the account after 31 January 2024 (the Customer shall qualify as a new customer, and may participate in the promotion even if he/she has a credit card or securities account only),
4. after opening the account, he/she **gives a monthly standing transfer order** from his/her Promotional Account opened under the promotion **to Premium Health Fund's account No. (the first 16 characters of which are 12001008-01978950 and the last 8 characters of which vary from customer to customer) or until 31.12.2024 to the account number 10918001-00000005-06060007 with a minimum amount of HUF 5,000 per transaction**,
5. **for each month in which the standing order is fulfilled, the customer shall be entitled to a credit of HUF 3,000**, which the Bank will credit to the bank account opened under the promotion:
   - the first month to be checked shall be the month following the account opening, and subsequently the standing transfer order should be performed during 11 more consecutive months, i.e. the account shall be checked until the end of the 12th month following the account opening,
   - a customer can receive credit for up to 12 months;
6. it is a further precondition for the credits that:
   - on the day of each condition checking and crediting, the Customer **has a promotional bank account** (suitable for payment transactions) that was **opened under the promotion and** is not subject to termination.
   - on the dates when the conditions are checked, he/she is **not in arrears with its debts to the Bank**.

Credits shall be made on a monthly basis. The Bank shall check compliance with these conditions on the first working day of each month for the previous month (the month concerned). If in the month concerned or on the first working day of the following month, the transaction with a minimum amount of HUF 5,000 is fulfilled in a lump sum under the standing transfer order given by the customer, the HUF 3,000 credit will be made to the account by the 15th day of the month following the month concerned.

This promotion can be merged with the promotion called Year Starting Account Opening Promotion 2024.

The promotion is not open to the employees or executive officers of Raiffeisen Bank Zrt., of Raiffeisen Bank's controlled companies, of domestic subsidiaries controlled by the Bank's owner, of foreign companies controlled by the Bank's owner, or of the subsidiaries of such foreign companies.

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

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[1] In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currecies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.45%, max. HUF 20,000 part of the fee does not apply. This provision shall apply retroactively as of 1 January 2017.

[2] According to the channel of the order.

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

[4] **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.

[5] The following payment orders are currently not available via myRaiffeisen mobileapplication:
- Cancellation of ad hoc payment orders
- Recalling ad hoc or standing order payments
- SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – urgent, extra urgent
- Ad hoc payment orders from HUF account in FCY in Bank
- SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – urgent, extra urgent
- Ad hoc payment orders from HUF account in FCY interbank
- SEPA Credit Transfer – EUR payment – urgent, extra urgent
- Ad hoc payment orders from HUF account in HUF to another country
- SEPA DD Core Direct Debit
- SEPA DD Core direct debit limiting statement set/modification/cancellation
- Forbiding the execution of a direct debit
- Refund of paid direct debit
- Ad hoc payment order in FCY or in HUF in Bank
- Ad hoc payment order in FCY or in HUF interbank

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

[7] 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 via myRaiffeisen mobileapplication or Sending money within Hungary in HUF [Ad hoc payment orders] interbank via myRaiffeisen mobileapplication.** 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.

[8] 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.

[9] 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 Deptor—not inclusive Co-deptor—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 accont 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.

[10] 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.

[11] 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.

[12] Rules regarding the free transfer limit of HUF 100,000 included in the **Fee Waiver Plus** account package:
Method for calculating the free limit:
The free transfer limit applies per account, is only valid for the account packages specified above and cannot be split between accounts.
The free transfer limit includes all payment orders (including instant transfer orders initiated by a payment request or unified data entry solution) or transactions submitted to the Bank through the specified channel, regardless of whether the order has been executed, revoked, cancelled or recalled. In the case of an order with a value date, if the date of submission and the value date indicated by the Customer are in different months, the amount of the transaction in question will be included in the limit for the month of the value date.

The free transfer limit is only available for the calendar month concerned.
Calendar month: from 00:00 on the 1st of every month until 23:59 on the last day of the month.

If the free transfer limit is not used up in a given month, it cannot be carried over and cannot be accumulated for subsequent months. The different discounts cannot be combined, the available free limit is also reduced by free transaction types – e.g. executing a payment request or unified data entry solution, executing a transfer of less than HUF 50,000.

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

If the amount of a given transaction is higher than the available free transfer limit, the currently applicable non-discounted fee will be applied to the amount exceeding the limit. Any additional transactions exceeding the free transfer limit will also be subject to the applicable non-discounted fee. Non-discounted fee: for the portion exceeding HUF 50,000 0.45%, max. HUF 20,000.
In-bank transfers between own accounts do not reduce the free limit.

For the purposes of calculating the free limit, a transfer between the customer's accounts registered with the Bank in different customer master records is not considered a transfer between own accounts. (The customer master is the same as the middle 6 characters of the Account ID / short account number on the bank statement header and on the customer card.

In the event of switching between account packages, all transactions initiated in a given calendar month will reduce the free transfer limit applicable to the current account package after switching the account package - regardless of whether the transaction was initiated and/or booked before the switching of the account package.
The free transfer limit is only available to the Customer until the day he/she has an account package in which this free transfer option is available.
The Bank reserves the right to change, within the limits of the legislation in force, the settlement logic of the free transfer limit as detailed above.

[13] 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 withdrawal but no later than 31.12.2025 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.

[14] 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.

[15] 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.

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

[17] The 'Special FCY exchange conversion' option is available via DirektNet and the myRaiffeisen mobileapplication, 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.

[18] 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.

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

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

[21] 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.

[22] 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.

[23] EEA member states: European Union member states, and Norway, Iceland and Liechtenstein.

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

25 The payment order will be fulfiled in the day of receipt when the currency of incoming and the receving account is in EEA currency.

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