I. Raiffeisen Bank Account, electronic services List of Conditions

Announced on 15th of September 2026
Valid: from 16th of September 2026
(certain provisions come into effect on the dates specified below)

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Effective date of changes marked with purple background —which were previously announced to come into effect on September 28, 2026 (announced earlier by June 30, 2026, and July 24, 2026) —is postponed by the Bank to a new effective date. The Bank will publish the new effective date for the amendments marked with a purple background in this List of Conditions and in the General Business Conditions:

- From 28 September 2026, the Bank will introduce a new system for conducting foreign exchange transactions, compliant with the ISO20022 SWIFT/SEPA standard, thanks to which more favorable, longer acceptance times for customers will come into effect, and the abbreviations related to cost bearing will be modified. The time of exchange rate quotation for transfers initiated to payment accounts outside the Bank and the frequency of publication will also change. Conversion transfers initiated to outside the Bank and acceptanced from 00:00 on 28 September 2026 will be converted at the exchange rate valid at the time the cover is available.

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

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

Raiffeisen Bank Zrt.

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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. 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 issued after 2016, as well as an NFC-capable device, AND
- do not have an existing payment account at the time of account opening.

From July 17, 2026, online account opening will also be available for minors aged 14 to 18, which can be initiated through the myRaiffeisen mobile application by their legal representative, provided the representative is already an existing customer of the Bank with a Retail, Premium Banking or Private Banking account.

Raiffeisen Bank

2.2. Raiffeisen Online Personal Loan Platform

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

- are over 18 years,
- they have a chip-equipped identity card issued after 2016, as well as an NFC-capable device, AND
- do not have an existing payment account at the time of account opening.

2.3. 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.

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

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

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 of the 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	HUF 2,608
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 322,800 in 2026. — but until December 31, 2026, promotional requirement of the current minimum net monthly wage — HUF 214,662 in 2026. 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 161,400 in2026. — but until December 31, 2026, the promotional minimum total value of the transactions is HUF 100,000. 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 (grace period). 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:

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:

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.

Raiffeisen Bank

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 Retail Debit 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.

Account maintenance conditions		
		Aktiv Account
Account closing fee within 6 months		Promotional fee until December 31, 2026: HUF 5,000 Standard fee: HUF 7,308
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		0.48%, min. EUR 2.08 max. EUR 312.20
Sending money within Hungary in HUF [One-off transfer in forint][1, 3]		
Transfers between the Customer's accounts – in branch		Promotional fee until December 31, 2026: HUF 0 Standard fee: HUF 1,044
Transfers between the Customer's accounts – via Raiffeisen Direkt		Promotional fee until December 31, 2026: HUF 0 Standard fee: HUF 1,044
Transfers between the Customer's accounts – via Raiffeisen DirektNet, myRaiffeisen mobile application[5](This feature in the myRaiffeisen portal temporarily unavailable.)		HUF 0
At the branch	Intra-bank and bank-to-bank	1.04% min. HUF 1,044, max. HUF 20,880 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	1.04% min. HUF 1,044, max. HUF 20,880 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Via Raiffeisen DirektNet, myRaiffeisen mobile application[5] (This feature in the myRaiffeisen portal temporarily unavailable.)	Intra-bank and bank-to-bank	Up to HUF 50,000 promotional fee until December 31, 2026: HUF 0 Standard fee: 0,15% and for the portion exceeding HUF 50,000 an additional 0.15%, min. HUF 104, max. HUF 15,660, and 0.45%, max. HUF 20,000
Transfer of a credit balance in the context of bank account switching	bank-to-bank	1.04% min. HUF 1,566, max. HUF 20,880 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.

Setting up / modifying / canceling / suspending a regular HUF transfer [Standing order]			
At the branch			Promotional fee until withdrawal : HUF 0 Standard fee: HUF 2,088
Via Raiffeisen DirektNet, myRaiffeisen mobile application[5]			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	0.62%, min. HUF 1,044, max. HUF 20,880 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 December 31, 2026: up to HUF 50,000: 0,15% and for the portion exceeding HUF 50,000 an additional 0,15%, min. HUF 104, max. HUF 15,660 and + 0,45%, max. HUF 20,000 Standard fee: for the full amount 0.62%, min. HUF 1,044, max. HUF 20,880 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 104, max. HUF 15,660 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			Promotional fee until withdrawal: HUF 0 Standard fee: HUF 2,088
Via Raiffeisen DirektNet, myRaiffeisen mobile application[5]			HUF 0
Direct debit [Utility fee collection (direct debit order)]			
At the branch[6]		Intra-bank and bank-to-bank	0.62%, min. HUF 1,044, max. HUF 20,880
Via Raiffeisen Direkt		Intra-bank and bank-to-bank	Promotional fee until December 31, 2026: 0,45%, max. HUF 20,000 Standard fee: 0.62%, min. HUF 1,044, max. HUF 20,880
Via Raiffeisen DirektNet, myRaiffeisen mobile application[5]		Intra-bank and bank-to-bank	0.45%, max. HUF 20,000
SEPA direct debit order (with conversion)		Intra-bank and bank-to-bank	1.56%, min. EUR 20.88, max. EUR 261 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			0.48%, min. EUR 2.08, max. EUR 313.20
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	1.04%, min. HUF 1,044, max. HUF 20,880 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	1.04%, min. HUF 1,044, max. HUF 20,880 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	1.04%, min. HUF 1,044, max. HUF 20,880 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		Intra-bank and bank-to-bank	0.48%, min. EUR 2.08, max. EUR 313.20
Priority fee and Extra Priority fee[5]		Intra-bank and bank-to-bank	0.83%, min. EUR 15.66 max. EUR 261
Sending money in euro bank-to-bank to abroad (SEPA) [SEPA Credit Transfer]			
Standard transfer fee	At the branch	bank-to-bank	1.04%, min. HUF 1,044, max. HUF 20,880 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	bank-to-bank	1.04%, min. HUF 1,044, max. HUF 20,880 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application[5],	bank-to-bank	Promotional fee until December 31, 2026 up to HUF 50,000: HUF 0 Standard fee up to HUF 50,000: 0.15% and for the portion exceeding HUF 50,000: 0,15%, min. HUF 104, max. HUF 15,660 and + 0,45%, max. HUF 20,000

Conversion fee		bank-to-bank	0.48%, min. EUR 2.08, max. EUR 313.20
Priority fee and Extra Priority fee[5]		bank-to-bank	0.83%, min. EUR 15.66 max. EUR 261
Sending money in foreign currency intra-bank (excluding SEPA)			
Standard transfer fee	At the branch	Intra-bank	1,04% min. EUR 9.39 max. EUR 156.60 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	Intra-bank	1,04% min. EUR 9.39, max. EUR 156.60 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	1.04% min. EUR 9.39 max. EUR 156.60 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		Intra-bank	0.48%, min. EUR 2.08, max. EUR 313.20
Priority fee and Extra Priority fee[5]		Intra-bank	0.83%, min. EUR 15.66 max. EUR 261
Fee for HUF transfers initiated in foreign currency in addition to the applicable one-off foreign exchange transfer fee			EUR 10.44
Sending money in foreign currency intra-to-bank (excluding SEPA)			
Standard transfer fee	At the branch	bank-to-bank	1.04% min. EUR 9.39 max. EUR 313.20 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen Direkt	bank-to-bank	1.04% min. EUR 9.39 max. EUR 313.20 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
	Via Raiffeisen DirektNet, myRaiffeisen mobile application[5],	bank-to-bank	1.04% min. EUR 9.39 max. EUR 313.20 and for the portion exceeding HUF 50,000 an additional 0,45%, max. HUF 20,000
Conversion fee		bank-to-bank	0.48%, min. EUR 2.08 max. EUR 313.20
Priority fee and Extra Priority fee[5]		bank-to-bank	0.83%, min. EUR 15.66 max. EUR 261
Fee for HUF transfers initiated in foreign currency in addition to the applicable one-off foreign exchange transfer fee			EUR 10.44
ℹ	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 2,088

* 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		Promotional fee up till 31.12.2026: HUF 0 Standard fee. HUF 1,033 / 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 2,088 / 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 3,654 / pc 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 2,088 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 3,654 / pc	promptly	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)

	Requested in Raiffeisen Direkt	Promotional fee until December 31, 2026: HUF 0 Standard fee: HUF 3,654 / 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] [18,19] / [Fees of other notifications]				
at branch and in Raiffeisen Direkt		HUF 2,088	promptly	postal mail, in-person pickup at the bank branch, electronic (myRaiffeisen portal)
myRaiffeisen portal (Account holder can apply)		Promotional fee until December 31, 2026: HUF 1,044 Standard fee: HUF 3,654 / 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 Retail Debit 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.

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 Banking and Private Banking 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	1.44%, min. HUF 726, max. HUF 21,865, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application[5] (This feature in the myRaiffeisen portal temporarily unavailable.)	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	1.44%, min. HUF 726, max. HUF 21,865, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobileapplication[5],	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]	1.44%, min. HUF 726, max. HUF 21,865, 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]		0.33%, max. EUR 221.90
Urgency fee – in case of extra urgent performance[4]		0.83%, min. EUR 9.50, max. EUR 560.08

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

At branch, in Raiffeisen Direkt [4, 6]	in-Bank and interbank	1.44%, min. HUF 726, max. HUF 21,865, 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 from July 01, 2026: HUF 1,454 month/account
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. If the amount of the one-time/standing transfer order exceeds the 100,000 HUF limit, the Bank charges a fee for the amount exceeding 100,000 HUF. Fees charged for any additional ad hoc payment orders:
at branch	in-Bank	0.50%, min. HUF 834, max. HUF 25,861 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank	0.55%, min. HUF 1006, max. HUF 25,861 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
in Raiffeisen Direkt	in Bank	0.22%, min. HUF 429, max. HUF 17,242 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank	0.33%, min. HUF 515, max. HUF 17,242 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application[5] (This feature in the myRaiffeisen portal temporarily unavailable.)	in-Bank	Promotional fee until withdrawal: HUF 0 Standard fee: For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
	interbank	Promotional fee until withdrawal: HUF 0 Standard fee 0.20%, min. HUF 400, max. HUF 9,675 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	0.55%, min. HUF 1,006, max. HUF 25,861 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		0.22%, min. HUF 343, max. HUF 20,688 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	up to EUR 1015: 0.55%, min. HUF 1,006, max. HUF 25,861 above EUR 1015: 0.33%, min. HUF 1,006, max. HUF 25,861 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	0.33%, min. HUF 515, max. HUF 17,242 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	0.20%, min. HUF 400, max. HUF 9,675 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		0.33%, max. EUR 221.90
Priority fee – in case of extra urgent orders[5]		0.83%, min. EUR 9.50, max. EUR 560.08

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.

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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, HUF 322,800 from 01.01.2026. - is credited to the account each month in not more than 2 items
2. Min. 20 card purchases [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, HUF 161.400 from 01.01.2026. -
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:
HUF 1,564/month/account
If both conditions are met:
HUF 154/month/account</td><td>If both conditions are met
HUF 393/month/account</td><td rowspan="2">HUF 1,030/month/account</td><td>HUF 0/month/account</td></tr>
<tr><td>If neither of the above conditions are met:
HUF 3,147/month/account</td><td>If the above conditions are unmet:

HUF 2,213/month/account</td><td>If the conditions mentioned above are not fulfilled:

HUF 1,703/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>
<tr><td colspan="6">Sending money within Hungary in HUF [Ad hoc payment orders] [4, 1, 3]</td></tr>
<tr><td rowspan="4">at branch</td><td rowspan="2">in-Bank</td><td>0.63%, min. HUF 997, max. HUF 16,959</td><td>0.46%, min. HUF 807, max. HUF 25,014</td><td>0.50%, min. HUF 834, max. HUF 25,861</td><td>0.65%, min. HUF 1030, max. HUF 25,861</td></tr>
<tr><td colspan="4">and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000</td></tr>
<tr><td rowspan="2">interbank</td><td>1.12%, min. HUF 1,167, max. HUF 16,959</td><td>0.54%, min. HUF 971, max. HUF 25,014</td><td>0.55%, min. HUF 1006, max. HUF 25,861</td><td>1.21%, min. HUF 1,205, max. HUF 25,861</td></tr>
<tr><td colspan="4">and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000</td></tr>
</table>

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		Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package
in Raiffeisen Direkt	in Bank	0.19%, min. HUF 487, max. HUF 9,321	0.19%, min. HUF 415, max. HUF 16,674	0.22%, min. HUF 429, max. HUF 17,242	0.41%, min HUF 515, max HUF 17,242
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	interbank	0.46%, min. HUF 660, max. HUF 9,326	0.32%, min. HUF 495, max. HUF 16,674	0.33%, min. HUF 515, max. HUF 17,242	0.50%, min. HUF 689, max. HUF 17,242
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
via Raiffeisen DirektNet, myRaiffeisen mobile application[5] (This feature in the myRaiffeisen portal temporarily unavailable.)	in-Bank	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000,0.12%, min. HUF 72, max. HUF 8,880 + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	0.31%, min HUF 322, max HUF 16,128 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank		For the portion exceeding HUF 50,000, 0.12%, min. HUF 107, max. HUF 8,880 + 0.45%, max. HUF 20,000	0.20%, min. HUF 400, max. HUF 9,675	0.39%, min HUF 482, max HUF 16,128
				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	1,12%, min. HUF 1,167, max. HUF 16,959	0.54%, min. HUF 971, max. HUF 25,014	0.55%, min. HUF 1,006, max. HUF 25,861	1.21%, min. HUF 1,205, max. HUF 25,861
		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]		0.63%, min. HUF 997, max. HUF 16,959	0.19%, min. HUF 334, max. HUF 20,009	0.22%, min. HUF 343, max. HUF 20,688	0.65%, min. HUF 1,030, max. HUF 20,688
		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		0.19%, min. HUF 487, max. HUF 9,326 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.12%, min. HUF 114, max. HUF 9,494 + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	0.22%, min. HUF 515, max. HUF 20,688 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	0.50%, min. HUF 170, max. HUF 10,344
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisen mobile application		free of charge	0.45%, max. HUF 20,000	0.45%, max. HUF 20,000	0.50%, min. HUF 170, max. HUF 10,344

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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	up to EUR 620: 1.12%, min. HUF 1,167, max. HUF 16,959 above EUR 620: 0.32%, min. HUF 1,167, max. HUF 16,959	up to EUR 1015: 0.54%, min. HUF 971, max. HUF 25,014 above EUR 1015: 0.32%, min. HUF 971, max. HUF 25,014	up to EUR 1015: 0.55%, min. HUF 1,006, max. HUF 25,861 above EUR 1015: 0.33%, min. HUF 1,006, max. HUF 25,861	up to EUR 620: 1,21%, min. HUF 1,205, max. HUF 25,861 above EUR 620: 0.33%, min. HUF 1,205, max. HUF 25,861
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	in Raiffeisen Direkt	up to EUR 1104: 0.46, min. HUF 660, max. HUF 9,326 above EUR 1104: 0.32%, min. HUF 660, max. HUF 9,326	0.32%, min. HUF 495, max. HUF 16,674	0.33%, min. HUF 515, max. HUF 17,242	up to EUR 1104: 0.50%, min. HUF 689, max. HUF 17,242 above EUR 1104: 0.33%, min. HUF 689, max. HUF 17,242
		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	0.12%, min. HUF 107, max. HUF 8,880	0.20%, min. HUF 400, max. HUF 9,675	up to EUR 1159: 0.39%, min. HUF 482, max. HUF 16,128 above EUR 1159: 0.31%, min. HUF 482, max. HUF 16,128
			and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000		
Conversion fee		0.33%, max. EUR 221.90	0.33%, max. EUR 221.90	0.33%, max. EUR 221.90	0.33%, max. EUR 221.90
Priority fee – in case of extra urgent orders[5]		0.83%, min. EUR 9.50, max. EUR 560.08	0.83%, min. EUR 9.50, max. EUR 560.08	0.83%, min. EUR 9.50, max. EUR 560.08	0.83%, min. EUR 9.50, max. EUR 560.08

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	30/06/2026
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	1.44%, min. HUF 726, max. HUF 21,865, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
via Raiffeisen DirektNet, myRaiffeisen mobile application[5] (This feature in the myRaiffeisen portal temporarily unavailable.)	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	1.44%, min. HUF 726, max. HUF 21,865 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]	1.44%, min. HUF 726, max. HUF 21,865, 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]		0.33%, max. EUR 221.90
Urgency fee – in case of extra urgent performance[4]		0.83%, min. EUR 9.50, max. EUR 560.08

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

At branch, in Raiffeisen Direkt [4, 6]	in-Bank and interbank	1.44%, min. HUF 726, max. HUF 21,865, 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: HUF 1,934/month/account	If the conditions mentioned above are not fulfilled: HUF 1,812/month/account	If the condition mentioned above is not fulfilled: HUF 2,394/month/account	If the condition mentioned above is not fulfilled: HUF 3,430/month/account	If the conditions mentioned above are not fulfilled: HUF 2,221 /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	0.41%, min. HUF 619, max. HUF 12,688	0.50%, min. HUF 834, max. HUF 21,090	0.50%, min. HUF 834, max. HUF 25,861	0.65%, min. HUF 1,030, max. HUF 17,536	0.50%, min. HUF 834, max. HUF 25,861
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	interbank	0.50%, min. HUF 619, max. HUF 12,688	0.55%, min. HUF 834, max. HUF 21,090	0.55%, min. HUF 1,006, max. HUF 25,861	1.21%, min. HUF 1,208, max. HUF 17,536	0.55%, min. HUF 1,006, max. HUF 25,861
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
in Raiffeisen Direkt	in Bank	0.22%, min. HUF 303, max. HUF 8,419	0.22%, min. HUF 303, max. HUF 8,419	0.22%, min. HUF 429, max. HUF 17,242	0.22%, min. HUF 506, max. HUF 9,638	0.22%, min. HUF 429, max. HUF 17,242
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	interbank	0.33%, min. HUF 408, max. HUF 8,419	0.33%, min. HUF 408, max. HUF 8,419	0.33%, min. HUF 515, max. HUF 17,242	0.50%, min. HUF 682, max. HUF 9,643	0.33%, min. HUF 515, max. HUF 17,242
		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)
via Raiffeisen DirektNet, myRaiffeisen mobile application[5] (This feature in the myRaiffeisen portal temporarily unavailable.)	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] in-Bank: 0.05%, min. HUF 246, max. HUF 9,020 interbank: 0.20%, min. HUF 472, max. HUF 9,020 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
	interbank	free of charge	free of charge	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000		For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
Transfer of positive account balance in bank account switching process	interbank	0.50%, min. HUF 619, max. HUF 12,688	0.55%, min. HUF 834, max. HUF 21,090	0.55%, min. HUF 1,006, max. HUF 25,861	1.21%, min. HUF 1,208, max. HUF 17,536	0.55%, min. HUF 1,006, max. HUF 25,861
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000				
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]		0.11%, min. HUF 134, max. HUF 12,177	0.12%, min. HUF 184, max. HUF 20,281	0.22%, min. HUF 343, max. HUF 20,688	0.65%, min. HUF 1,030, max. HUF 17,536	0.22%, min. HUF 343, max. HUF 20,688
		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	0.22%, min. HUF 506, max. HUF 9,643 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

Raiffeisen Bank

		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	up to EUR 1104: 0.50%, min. HUF 619, max. HUF 12,688 above EUR 1104: 0.33%, min. HUF 619, max. HUF 12,688	up to EUR 1015: 0.55%, min. HUF 834, max. HUF 21,090 above EUR 1015: 0.33%, min. HUF 834, max. HUF 21,090	up to EUR 1015: 0.55%, min. HUF 1,006, max. HUF 25,861 above EUR 1015: 0.33%, min. HUF 1,006, max. HUF 25,861	up to EUR 620: 1.21%, min. HUF 1,208, max. HUF 17,536 above EUR 620: 0.33%, min. HUF 1,208, max. HUF 17,536	up to EUR 1015: 0.55%, min. HUF 1,006, max. HUF 25,861 above EUR 1015: 0.33%, min. HUF 1,006, max. HUF 25,861
		and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000				
	in Raiffeisen Direkt	0.33%, min. HUF 408, max. HUF 8,419	0.33%, min. HUF 408, max. HUF 8,419	0.33%, min. HUF 515, max. HUF 17,242	up to EUR 1104: 0.50%, min. HUF 682, max. HUF 9,643 above EUR 1104: 0.33%, min. HUF 682, max. HUF 9,643	0.33%, min. HUF 515, max. HUF 17,242
		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	0.20%, min. HUF 472, max. HUF 9,020 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
Conversion fee		0.33%, max. EUR 221.90	0.33%, max. EUR 221.90	0.33%, max. EUR 221.90	0.33%, max. EUR 221.90	0.33%, max. EUR 221.90
Priority fee – in case of extra urgent orders[5]		0.83%, min. EUR 9.50, max. EUR 560,08	0.83%, min. EUR 9.50, max. EUR 560,08	0.83%, min. EUR 9.50, max. EUR 560,08	0.83%, min. EUR 9.50, max. EUR 560,08	0.83%, min. EUR 9.50, max. EUR 560,08

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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]		HUF 1,398/month/account	HUF 91/month/account	HUF 656/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	0.41%, min. HUF 619, max. HUF 12,688	0.41%, min. HUF 619, max. HUF 12,688	0.41%, min. HUF 619, max. HUF 12,688	0.50%, min. HUF 834, max. HUF 21,090
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			
	interbank	0.50%, min. HUF 619, max. HUF 12,688	0.50%, min. HUF 619, max. HUF 12,688	0.50%, min. HUF 619, max. HUF 12,688	0.55%, min. HUF 834, max. HUF 21,090
		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	0.22%, min. HUF 303, max. HUF 8,419	0.41%, min HUF 408, max HUF 9,445
		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	0.33%, min. HUF 408, max. HUF 8,419	0.50%, min. HUF 408, max. HUF 9,445
		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] (This feature in the myRaiffeisen portal temporarily unavailable.)	in-Bank	free of charge	free of charge	free of charge	0.31%, min. HUF 282, max. HUF 8,835 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000
	interbank	free of charge	free of charge	0.20%, min. HUF 282, max. HUF 7,875 and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000	0.39%, min HUF 383, max HUF 8,835 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	0.50%, min. HUF 619, max. HUF 12,688	0.50%, min. HUF 619, max. HUF 12,688	0.50%, min. HUF 619, max. HUF 12,688	0.55%, min. HUF 834, max. HUF 21,090
		and for the portion exceeding HUF 50,000, an additional + 0.45%, max. HUF 20,000			

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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)
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]		0.11 %, min. HUF 134, max. HUF 12,177	0.11 %, min. HUF 134, max. HUF 12,177	0.11 %, min. HUF 134, max. HUF 12,177	0.12%, min. HUF 184, max. HUF 20,281
		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	0.12%, min. HUF 184, max. HUF 20,281 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	HUF 248/item
in Raiffeisen Direkt, via Raiffeisen DirektNet, myRaiffeisen mobile application[6]		free of charge	free of charge	free of charge	free of charge
Sending money in euro (SEPA) [SEPA Credit Transfer][4] EUR payment to abroad, to Single Euro Payment Area					
Standard fee	at branch	up to EUR 1104: 0.50%, min. HUF 619, max. HUF 12,688 above EUR 1104: 0.33%, min. HUF 619, max. HUF 12,688	up to EUR 1104: 0.50%, min. HUF 619, max. HUF 12,688 above EUR 1104: 0.33%, min. HUF 619, max. HUF 12,688	up to EUR 1104: 0.50%, min. HUF 619, max. HUF 12,688 above EUR 1104: 0.33%, min. HUF 619, max. HUF 12,688	up to EUR 1015: 0.55%, min. HUF 834, max. HUF 21,090 above EUR 1015: 0.33%, min. HUF 834, max. HUF 21,090
		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	0.33%, min. HUF 408, max. HUF 8,419	up to EUR 1104: 0.50%, min. HUF 408, max. HUF 9,445 above EUR 1104: 0.33%, min. HUF 408 max. HUF 9,445
				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	0.20%, min. HUF 282, max. HUF 7,875	up to EUR 1159: 0.39%, min. HUF 383, max. HUF 8,835 above EUR 1159: 0.31%, min. HUF 383, max. HUF 8,835
				and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000	
Conversion fee		0.33%, max. EUR 221.90	0.33%, max. EUR 221.90	0.33%, max. EUR 221.90	0.33%, max. EUR 221.90
Priority fee – in case of extra urgent orders[5]		0.83%, min. EUR 9.50, max. EUR 560.08	0.83%, min. EUR 9.50, max. EUR 560.08	0.83%, min. EUR 9.50, max. EUR 560.08	0.83%, min. EUR 9.50, max. EUR 560.08

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

Account maintenance[4]	Promotional fee: HUF 0* Standard fee: HUF 1,030/month/account
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 until withdrawal: 0 HUF Standard fee: HUF 4,038
Changing fee package from Base package	free of charge
Changing fee package from Base 2.0 package[4]	Promotional fee until withdrawal: 0 HUF Standard fee: HUF 4,038
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]	HUF 2,785
Payment request[4]	
Initiation	Promotional fee until withdrawal: free of charge Standard fee HUF 72/pc
Reception / deletion	HUF 0
Incoming payment request deletion (Standard deletion)	Promotional fee until withdrawal: free of charge Standard fee HUF 2,185/pc
Reactivation after standard deletion	Promotional fee until withdrawal: free of charge Standard fee HUF 2,185/pc
Crediting of foreign currency amounts [Crediting FCY items] [4]	
Standard fee	free of charge
Conversion fee	0.33%, min. EUR 9.61, max. EUR 1003.81
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	0.33%, min. EUR 9.61, max. EUR 334.59
Priority fee – in case of urgent orders	0.40%, min. EUR 9.50, max. EUR 555.29
Priority fee – in case of extra urgent orders **	0.65%, min. EUR 9.50, max. EUR 669.19
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	0.33%, min. EUR 9.61, max. EUR 1003.81
Sending money in other currencies [Ad hoc payment orders from HUF account in FCY] [4, 1, 5]	
In Bank	
Standard fee	0.22%, min. EUR 6.84, max. EUR 239.00

	and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	0.07%, min. EUR 2.74, max. EUR 95.59
Interbank	
Standard fee	0.33%, min. EUR 4.80, max. EUR 221.90 portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	0.33%, min. EUR 4.80, max. EUR 221.90
Priority fee – in case of urgent orders	0.50%, min. EUR 9.50, max. EUR 434.11
Priority fee – in case of extra urgent orders	0.83%, min. EUR 9.50, max. EUR 560.08
Sending money in euro (SEPA) [SEPA Credit Transfer] [4]	
In Bank	
Standard fee	0.22%, min. EUR 6.84, max. EUR 717.07 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	0.07%, min. EUR 2.74, max. EUR 286.82
Domestic EUR payment[4]	
Standard fee	0.33%, min. EUR 4.80, max. EUR 221.90 portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	0.33%, min. EUR 4.80, max. EUR 221.90
Priority fee – in case of extra urgent orders [5] **	0.83%, min. EUR 9.50, max. EUR 560.08
Ad hoc payment orders from HUF account in HUF to another country [4, 5]	
Standard fee	0.33%, min. EUR 4.80, max. EUR 221.90 portion exceeding equivalent amount of HUF 50,000, an additional + 0,45%, max. HUF 20,000
Priority fee – in case of urgent orders	0.14%, min. EUR 14.32, max. EUR 782.00
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]	1.53%, min. EUR 19.13, max. EUR 1003.89 + 0,45%, max. 20.000 Ft
SEPA DD Core direct debit limiting statement set/modification/cancellation [4, 5]	HUF 3,458
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, USD, CHF, GBP	free of charge

If the conditions detailed in below of these List of Terms & Conditions are not met[4] EUR, USD, CHF, GBP	5,85 EUR / 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 — HUF 322,800 in 2026 — but until December 31, 2026, a promotional amount equal to the current monthly net minimum wage — HUF 214,662 in 2026** — 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 161,400 in 2026**, but until December 31, 2026 the promotional total value of the transactions is HUF 100,000. 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 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 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 calendar day of the month following the target month, or if it falls on a non-working day, on the next working day

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 closing fee It shall be charged in respect of foreign currency bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request.[14] The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
Crediting of foreign currency amounts [Credit in Bank Account kept in FCY]	
Standard fee	free of charge
Conversion fee[4]	0.33%, min. EUR 9.61, max EUR 1003.81
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	0.33%, min. EUR 9.61, max. EUR 334.59
Priority fee – in case of urgent orders	0.40%, min. EUR 9.50, max. EUR 555.29
Priority fee – in case of extra urgent orders **	0.65%, min. EUR 9.50, max. EUR 669.19
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	0.33%, min. EUR 9.61, max. EUR 334.59
Priority fee – in case of urgent orders [5]	0.40%, min. EUR 9.50, max. EUR 555.29
Priority fee – in case of extra urgent orders ** [5]	0.65%, min. EUR 9.50, max. EUR 669.19
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	0.22%, min. EUR 6.84, max. EUR 239.00 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
With conversion	
Standard fee	0.22%, min. EUR 6.84 max. EUR 239.00 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	0.07 %, min. EUR 2.74 max. EUR 95.59
Priority fee – in case of urgent orders [5]	0.40%, min. EUR 9.50, max. EUR 555.36
Priority fee – in case of extra urgent orders ** [5]	0.65%, min. EUR 9.50, max. EUR 669.28
Interbank	
Without conversion	
Standard fee	0.33%, min. EUR 4.80, max. EUR 221.90 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)	0.14%, min. EUR 14.32, max. EUR 782.00
With conversion	
Standard fee	0.33%, min. EUR 4.80, max. EUR 221.90 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee	0.33%, min. EUR 4.80, max. EUR 221.90
Priority fee – in case of urgent orders [5]	0.50%, min. EUR 9.50, max. EUR 434.11
Priority fee – in case of extra urgent orders ** [5]	0.83%, min. EUR 9.50, max. EUR 560.08

Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR in Bank		
Without conversion		
Standard fee		0.22%, min. EUR 6.84, max. EUR 239.00 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
With conversion		
Standard fee		0.22%, min. EUR 6.84, max. EUR 239.00 for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		0.07 %, min. EUR 2.74, max. EUR 95.59
Domestic EUR payment		
Without conversion		
Standard fee		0.33%, min. EUR 4.80, max. EUR 221.90 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]		0.14%, min. EUR 14.32, max. EUR 782.00
With conversion		
Standard fee		0.33%, min. EUR 4.80, max. EUR 221.90 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		0.33%, min. EUR 4.80 max. EUR 221.90
Priority fee – in case of urgent orders [5]		0.50%, min. EUR 9.50, max. EUR 434.11
Priority fee – in case of extra urgent orders ** [5]		0.83%, min. EUR 9.50, max. EUR 560.08
EUR payment to abroad, to Single Euro Payment Area		
Without conversion		
Standard fee	at branch	up to EUR 1054: 0.55%, min. HUF 1,006, max. HUF 25,861 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 above EUR 1054: 0.33%, min. HUF 1,006, max. HUF 25,861 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	0.33%, min. HUF 515, max. HUF 17,242 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	0.20%, min. HUF 400, max. HUF 9,675 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]		0.14%, min. EUR 9.50, max. EUR 345.00

With conversion		
Standard fee	at branch	up to EUR 1054: 0.55%, min. HUF 1,006, max. HUF 25,861 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000 above EUR 1054: 0.33%, min. HUF 1,006, max. HUF 25,861 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
	in Raiffeisen Direkt	0.33%, min. HUF 515, max. HUF 17,242 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	0.20%, min. HUF 400, max. HUF 9,675 and for the portion exceeding equivalent amount of HUF 50,000, an additional + 0.45%, max. HUF 20,000
Conversion fee		0.33%, max. EUR 221.90
Priority fee – in case of urgent orders [5]		0.50%, min. EUR 9.50, max. EUR 434.11
Priority fee – in case of extra urgent orders ** [5]		0.83%, min. EUR 9.50, max. EUR 560.08
Exchange at individual rate		Free of charge
Sending money within Hungary in HUF [Transfer of positive account balance in bank account switching process (Standard fee)**]** [4]		0.33%, min. EUR 4.80, max EUR 221.90 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]		0.50%, min. EUR 19.13, max. EUR 1003.89 + 0.45%, max. HUF 20,000

	Direct debit – with conversion[4]	1.53%, min. EUR 19.13, max. EUR 1003.89 + 0.45%, max. HUF 20,000
	SEPA DD Core direct debit limiting statement set/modification/cancellation [4, 5]	HUF 3,458
	Forbiding the execution of a direct debit [4, 5]	Free of charge
	Refund of paid direct debit [4, 5]	HUF 2,785
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 until withdrawal: HUF 0/pc Standard fee HUF 72/pc
	Reception / deletion (not available at the present)	HUF 0
	Incoming payment request deletion (Standard deletion)	Promotional fee until withdrawal: HUF 0/pc Standard fee HUF 2,185/pc
	Reactivation after standard deletion	Promotional fee until withdrawal: HUF 0/pc Standard fee HUF 2,185/pc

* 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 1,030
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 EEA currency (EEA member currency)	EUR, HUF
Key other currency (non-EEA member currency)	USD, GBP
Standard currency (EEA member currency)	CHF, CZK, DKK, NOK, PLN, SEK, RON
Standard currency (non-EEA member currency)	AUD, CAD, JPY, RUB, TRY

EEA: European Economic Area

Types of cost bearing:

The names of the cost-bearing methods will be changed starting from an effective date to be announced later. Regardless, the old names will remain in use for a transitional period and from that date onward should be understood as references to the corresponding new names.

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

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

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

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

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

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. For orders fulfilled after a new effective date to be announced later, the Bank will not allocate an additional 2% collateral.

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/SHAR) 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 mobile application) used by the customer will be debited.
The bank rejects recieving and executing HUF transfers below HUF 5 which were initiated to a bank account kept in foreign currency or crediting HUF transfers below HUf 5 if those were initiated from another Bank to a Raiffeisen bank account kept in foreign currency, as ungrantable transactions with too low amount.

Exchange at individual rate:
The service is available between accounts in HUF, EUR, CHF, GBP, USD, if the client maintains a bank account in the given currency with the bank.

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 2,591	
Distraint	free of charge	
Order (modification of order**) **concerning event of death**[4]	HUF 1,922	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 – not available from 16.03.2026	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, 17]	Promotional fee till 31.12.2026: HUF 0 Standard fee: 267/item	promptly	postal letter

Paper based statement mailed to the customer's notification address in FeeWaiver Plus, FeeWaiver and Activity packages[17]	Promotional fee till 31.12.2026: HUF 0 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)	HUF 2,015/statement or advice	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****
for the period before the last 12 months	HUF 4,038	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	HUF 2,015	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	HUF 4,038	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] [18],[19]**/ [Fees of other notifications]** [4]			
at branch and in Raiffeisen Direkt	HUF 2,005	promptly	postal letter, in person at a branch, electronic (via myRaiffeisen portál)*****
myRaiffeisen portal (Account holder can apply)	HUF 1,002	promptly	electronic (via myRaiffeisen portál)*****

	fee/commission	debit
Collection fee *** [4]	HUF 6,565	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 withdrawal: HUF 0/pc Standard fee: HUF 726/pc	promptly
Deletion	Promotional fee until withdrawal: HUF 0/pc Standard fee: HUF 726/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

Insurance fee /monthly	HUF 3,890 / month

Cover	**Insurance sum**
Involuntary unemployment with 60 days waiting period	HUF 500,000
Any cause temporary disability with 60 days waiting period	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 Income Protection
Conditions for customers contracted before 1th April 2026

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

Cover	Insurance 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.
Conditions for customers contracted before 31th 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 31 th 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 times for acceptance of 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. Except: In case of transfers qualified as in-bank instant credit transfer or instant credit transfer, early withdrawal of time deposit, and exchange at individual rate: 0:00 (Some features in the myRaiffeisen portal temporarily unavailable.)	7:00 a.m. Except:In case of transfers qualified as in-bank instant credit transfer or instant credit transfers, early withdrawal of time deposit, and exchange at individual rate: 0:00

Closing times for acceptance of payment orders

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 14. and in case of FCY orders the processing is assumed according to the table in chapter 15. 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.

The effective date of the amendments highlighted with a purple background in the table has been postponed from 28 September 2026 to a new effective date.

	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.	temporarily unavailable

In-Bank transfers between the customers own accounts if it is qualified as an in-bank instant credit transfer (from HUF account, in HUF)	-	-	12:00 p.m.	12:00 p.m.	temporarily unavailable
Ad hoc payment orders:					
in-Bank	4:00 p.m.	5:00 p.m.	5:00 p.m.	5:00 p.m.	temporarily unavailable
interbank	4:00 p.m.	4:30 p.m.	4:30 p.m.	4:30 p.m.	temporarily unavailable
payment orders qualified as in-bank instant credit transfer	-	-	12:00 p.m.	12:00 p.m.	temporarily unavailable
payment orders qualified as instant credit transfer	-	-	12:00 p.m.	12:00 p.m.	temporarily unavailable
Standing payment orders	on banking day preceding execution 3:30 p.m.	unavailable	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 4:00 p.m.	unavailable
Modification and cancellation of standing payment orders	on banking day preceding execution 3:30 p.m.	unavailable	on banking day preceding execution 5:00 p.m.[20]	on banking day preceding execution 4:00 p.m.	unavailable
Recalling ad hoc, or standing order HUF payments*	3.00 p.m.	4:00 p.m.	-	-	unavailable
Time deposit	4:00 p.m.	4:00 p.m.	5:00 p.m. [20]	4:00 p.m.	unavailable
Early withdrawal of time deposit	4:00 p.m.	4:00 p.m.	12:00 p.m.	12:00 p.m.	unavailable
Authorization for Payment of utility bills T+2 days [21]	4:00 p.m.	unavailable	-	-	unavailable
Authorization for Payment of utility bills T+1 days [21]	-	unavailable	5:00 p.m.[2020]	5:00 p.m	unavailable
Stop payment of utility bills (stop payment on direct debit)	by 4:00 p.m. on banking day preceding execution	unavailable	by 12:00 p.m. on banking day preceding execution	by 12:00 p.m. on banking day preceding execution	unavailable
In FCY					unavailable
FX transactions in-Bank with conversion	4:00 p.m.	4:00 p.m. 5:00 p.m.	4:00 p.m. 6:00 p.m.	4:00 p.m. 6:00 .m.****	unavailable
FX transactions in-Bank without conversion – not EUR	4:00 p.m.	4:00 p.m. 5:00 p.m.	6:00 p.m.	-	unavailable
FX transactions in-Bank without conversion – EUR	4:00 p.m.	5:00 p.m.	6:00 p.m.	6:00 p.m.	unavailable
FX transactions interbank with conversion and without conversion T day	11:00 a.m 1:00 p.m	12:00 a.m. 2:00 p.m.	12:00 a.m. 2:00 p.m.	-	unavailable
FX transactions interbank without conversion and without conversion T+1 and T+2 day	1:00 p.m. 2:00 p.m.	3:00 p.m.	3:00 p.m.	-	unavailable
Exchange at individual rate	-	-	24:00 p.m.	24:00 p.m.	unavailable
SEPA DD Core direct debit limiting statement set/modification /cancellation**	3:30 p.m.	-	-	-	unavailable
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	-	-	unavailable
Refund of paid SEPA DD Core direct debit***	1:30 p.m.	-	-	-	unavailable

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 weeks 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		temporarily unavailable
Ad-hoc payment orders interbank	Day of execution		Day of execution In case of instant credit transfer within 5 seconds after it was received		temporarily unavailable
Standing payment orders in-Bank	Day of execution		Day of execution		unavailable
Standing payment orders interbank	Day of execution		Day of execution		unavailable

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

The effective date of the amendments highlighted below with a purple background has been postponed from September 28, 2026, to the new effective date.

Classification of foreign currencies as of 13 May 2024:

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

In Bank transfer between own account (debit)			
	With and without conversion		
	Normal	In key EEA[22] 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)[23]			
	Without conversion		
	Normal	In all currencies	T day
	With conversion		
	Normal	In key EEA currencies (EUR, HUF)* In standard EEA currencies (e.g. CZK)*[24]	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 all currencies 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
Incoming FX payments (credit)[24]			
	With and without conversion	In all currencies	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.

Cut-off times for receiving HUF and FCY payment orders on Foreign Currency Accounts:

Order type			Final cut off time of incoming transactions	Closing time of the workday
FCY transfer between own accounts / In Bank FX payments (transfers)	without conversion	EUR	18:00	18:00
		all currencies except for EUR	18:00	18:00
	with conversion		16:00 17:00	18:00
Incoming FX transfers from outside the bank	without conversion	EUR	18:00	18:00
		all currencies except for EUR	18:00	18:00
	with conversion		18:00	18:00
Incoming in-bank and interbank HUF transfers to FCY accounts	with conversion		18:00	18:00
In-bank instant transfers	with and without conversion		24:00	24:00
Exchange at individual rate	with conversion		24:00	24:00

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). Starting from a new effective date to be announced later, conversion orders submitted within the cut of times will be converted at the exchange rate valid at the time the collateral is provided, based on the rate established for retail customers' foreign currency transfer orders, taking into account the type of the order (normal, 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.

Execution rules from new effective date to be announced later:

EXECUTION OF OUTGOING SEPA CREDIT TRANSFER PAYMENTS
With and without conversion

TRANSACTION VALUE DATE	Priority	CUT OFF TIME			
		Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen mobileapplikáción Hiba! A könyvjelző nem létezik.
T	extra urgent	13:00 [1,2]	14:00 [1,2]	14:00 [1,2]	-
T+1	urgent	14:00	15:00	15:00	-
T+2	standard				15:00

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

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16. Minimum and maximum amounts and quantities of orders

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen mobile application	myRaiffeisen portal
Transfer between own accounts	available balance	Only orders exceeding HUF 25 million. The maximum amount of orders is equal to the available account balance.	available balance	available balance	temporarily unavailable
Transaction limits for ad hoc payment orders	available balance	Only orders exceeding HUF 25 million. The maximum amount of orders is equal to the available account balance.	Up to the limit set by the Bank or the user, but not exceeding: using a one-time code sent in SMS[26], HUF 1,000,000/item, using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 100.000.000/item**,	Up to the limit set by the Bank or the user, but not exceeding using a Raiffeisen Mobile Token identification: HUF 100.000.000/item**,	temporarily unavailable
Transaction limits for standing orders	available balance	Standing orders cannot be given	Up to the limit set by the Bank or the user, but not exceeding: using a one-time code sent in sent in SMS[26] HUF 1,000,000/item using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 100.000.000/item**,	Up to the limit set by the Bank or the user, but not exceeding using a Raiffeisen Mobile Token identification: HUF 100.000.000/item**,	Standing orders not available.
Daily limits for ad hoc payments and standing orders	-	-	Up to the limit set by the Bank or the user, but not exceeding HUF 100.000.000/day**	Up to the limit set by the Bank or the user, but not exceeding HUF 100.000.000/day**	Ad hoc payments temporarily unavailable (Standing orders not available.)
Payment of utilities (authorisation on direct debit)	available balance or limit set by customer	Direct debit orders cannot be given.	available balance or limit set by customer	available balance or limit set by customer	not available
Daily maximum number of transfers	unlimited		Default limit set by the Bank: 8 transactions per day Modifiable by the user** Maximum settable daily quantity: unlimited per day.		
Exchange at individual rate	-	-	HUF 1.000-40.000.000 / transaction	HUF 1.000-40.000.000 / transaction	not available

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

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

The maximum amount limit per transfer and the daily maximum number of transfers can be viewed and modified free of charge by the user at any time in the myRaiffeisen portal, in the myRaiffeisen mobileapplication , as well in the Raiffeisen DirektNet. The daily maximum transfer limit can be reduced at a bank branch or through the Raiffeisen Direkt telephone customer service.

Starting from July 20, 2026, the Bank will not accept HUF or foreign currency transfer orders or internal bank transfer orders valued at up to 100 million HUF from clients in the Retail and Premium segments via Raiffeisen Direkt (telephone customer service). The above changes apply to orders given within the framework of payment and investment services alike.

From July 20, 2026, the Bank will not accept any account balance blocking orders (creation, modification, cancellation) via Raiffeisen Direkt (telephone customer service) from Retail and Premium segment customers, regardless of the amount.

Starting from July 15, 2025, the Bank will not accept orders for regular transfers (standing orders) and direct debits (for authorization recording, modification, or cancellation) from clients in the Retail and Premium segments, regardless of the amount, via the Raiffeisen Direkt channel (telephone customer service).

17. Telephone banking service [Raiffeisen Direkt]*, Internet banking and mobile app services [DirektNet, myRaiffeisen portal and myRaiffeisen mobile application][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]	HUF 184/month
Modification of transfer limits applicable to internet banking and mobile application services [DirektNet, myRaiffeisen portal, myRaiffeisen mobilapplication]	
Daily maximum limit modification	
In Branch	HUF 515
via Raiffeisen Direkt	HUF 515
Modification of the maximum amount per transfer	
In Branch	HUF 515
via Raiffeisen Direkt	HUF 515
via myRaiffeisen portal, myRaiffeisen mobilapplication, Raiffeisen DirektNet	free of charge
Modification of the daily maximum number of transfers	
In Branch	HUF 515
via Raiffeisen Direkt	HUF 515
via myRaiffeisen portal, myRaiffeisen mobilapplication, Raiffeisen DirektNet	free of charge

*The fees of Raiffeisen Direkt (Telephone banking service) apply to orders initiated in real-time with the assistance of an agent via chat function of the myRaiffeisen mobile application.

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

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 261/month/phone number	HUF 261/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS (bankcard and bank account transactions)	HUF 41/message	HUF 41/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	HUF 134/month/phone number Free of charge for Menza Student Accounts and Dynamic Account Package.	HUF 134/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)	HUF 36/message	HUF 36/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	HUF 184/month/phone number	HUF 184/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS (bankcard and bank account transactions)	HUF 36/message	HUF 36/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 withdrawal: HUF 184/month/phone number Standard fee: HUF 503/month/phone number	Promotion fee until withdrawal: HUF 184/month/phone number Standard fee: HUF 503/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 customer's 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

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

20. Appendices

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

APPENDIX II: RAIFFEISEN RETAIL AND PREMIUM ACCOUNT OPENING PROMOTIONS

APPENDIX III: ANNOUNCEMENT ON SERVICES AVAILABLE FOR ACCOUNTS OF MINOR ACCOUNT HOLDERS WITH LIMITED LEGAL CAPACITY

[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.

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. 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 30.06.2026, 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] 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.

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

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

[20] 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.

[21] 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.

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

[23] 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.