

## IV. Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions

Announced on 11<sup>th</sup> April 2023

Valid: from 12<sup>th</sup> of April 2023 until withdrawn, certain separate provisions shall be effective from 15<sup>th</sup> of June 2023 until withdrawn

<b>1.</b>	<b>PROVIDING A DEBIT CARD [START CLEVERCARD AND BANKCARDS]</b>	<b>2</b>
1.1.	TYPES OF BANKCARD THAT CAN BE APPLIED FOR BY CHANNELS	2
1.2.	START CLEVERCARD AND BANKCARDS IN CASE OF AVAILABLE ACCOUNT PACKAGES	2
1.2.1.	Card fees	2
1.2.2.	OneCard bankcard	3
1.2.3.	Transaction fees	4
1.3.	START CLEVERCARD AND BANKCARDS IN CASE OF NOT AVAILABLE ACCOUNT PACKAGES	6
1.3.1.	In case of conditional account packages	6
1.3.2.	In case of unconditional account packages	10
<b>2.</b>	<b>CREDIT CARDS AND VERSATILE CLEVERCARD</b>	<b>12</b>
2.1.	ANNUAL CARD FEES	12
2.2.	TRANSACTION FEES	13
2.2.1.	OneCard Credit Cards	13
2.2.2.	Not applicable products	13
2.3.	OTHER CREDIT CARD ACCOUNT TRANSACTIONS	13
2.4.	CONDITIONS OF THE CREDIT LIMITS	14
2.5.	INSTALMENT CONDITIONS IN CASE OF OUTSTANDING DEBT ON CREDIT CARD AGREEMENT	16
<b>3.</b>	<b>FURTHER CONDITIONS</b>	<b>16</b>
<b>4.</b>	<b>DAILY LIMITS FOR THE CARDS</b>	<b>18</b>
<b>5.</b>	<b>INSURANCES</b>	<b>19</b>
5.1.	TRAVEL INSURANCE (ACCIDENT, DISEASE, LUGGAGE INCLUDED)	19
5.2.	CREDIT SHIELD	19
<b>6.</b>	<b>ALLOWANCES, PROMOTIONS</b>	<b>19</b>
6.1.	CREDIT CARD ACTIVATION AND USAGE PROMOTION – 2023.01.16 – 2023.03.19	19
6.2.	CREDIT CARD USAGE INCENTIVE PROMOTION – 2023.02.01 – 2023.06.30	20
6.3.	DETAILS OF THE DISCONTINUATION OF THE SALE OF NON-EMBOSSSED START CLEVERCARDS, AND DESCRIPTION OF THE SPECIAL OFFER	21

The amendments are marked by *italicized* text and **yellow emphasis** in the List of Conditions.

Amendments announced on 11<sup>th</sup> April, effective as of 15<sup>th</sup> of June 2023:

- Pursuant to the right reserved by the Bank in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the non-embossed Start CLEVERcard type debit card product will be removed from our product range, and therefore, from 15/06/2023, the Bank will cease selling it.
- In order to replace non-embossed Start CLEVERcards expiring from 01/07/2023, the Bank will issue VertiCard type debit cards, for which a special offer is announced.
- The contactless card purchase limit is clarified.

## 1. Providing a debit card [Start CLEVERcard and Bankcards]

The Bank will cease selling the non-embossed Start CLEVERcard type from 15/06/2023. Instead of non-embossed Start CLEVERcards expiring from 01/07/2023, the Bank will issue VertiCard dype debit cards. Further information connecting to this is available in this List of Conditions at section of 6.3.

### 1.1. Types of bankcard that can be applied for by channels

Card type	Channel
<b>Unembossed Start CLEVERcard</b> (In case of standard image design)	branch Raiffeisen Direkt
<b>VertiCard</b> (Mastercard Unembossed bank card)	branch Raiffeisen Direkt Raiffeisen Online Account Opening Platform
<b>OneCard bankcard</b>	branch Raiffeisen Direkt
<b>VISA Gold</b>	branch Raiffeisen Direkt
<b>Mastercard Gold</b>	branch Raiffeisen Direkt Raiffeisen Online Account Opening Platform

### 1.2. Start CLEVERcard and Bankcards in case of available Account Packages

#### 1.2.1. Card fees<sup>1</sup>

Package	Feewinner	Activity 3.0	Everyday 2.0 and Online	Base 2.0	Yellow	Account in foreign currency	Further Accounts
<b>Available bankcards</b>							
<b>Unembossed Start CLEVERcard</b> In case of standard image design <i>Non-available from 15/06/2023</i>	annual fee	HUF 5 226	HUF 5 226	HUF 4 184	HUF 5 404	HUF 5 226	HUF 4 122
	application fee	HUF 2 931	HUF 3 274	HUF 3 386 <sup>2</sup>		HUF 2 931	-
<b>VertiCard</b> (Mastercard Unembossed bank card)	annual fee	Promotional fee: HUF 0 <sup>18</sup> Standard fee: HUF 6 616	HUF 6 616	HUF 6 616		Promotional fee: HUF 0 <sup>20</sup> Standard fee: HUF 6 616	HUF 6 616
	application fee	1 <sup>st</sup> application fee: Promotional fee: HUF 0 <sup>18</sup> Standard fee: HUF 3 597 From 2 <sup>nd</sup> issue: HUF 3 597	1 <sup>st</sup> application fee: Promotional fee: HUF 0 <sup>18</sup> Standard fee: HUF 3 597 From 2 <sup>nd</sup> issue: HUF 3 597	For Everyday 2.0 and Base 2.0: HUF 3 597 For Online: 1 application fee: Promotional fee: HUF 0 <sup>19</sup> Standard fee: HUF 3 597 From 2 <sup>nd</sup> issue: HUF 3 597		1 <sup>st</sup> application fee: Promotional fee: HUF 0 <sup>20</sup> Standard fee: HUF 3 597 From 2 <sup>nd</sup> issue: HUF 3 597	HUF 3 597

Package		Feewinner	Activity 3.0	Everyday 2.0 and Online	Base 2.0	Yellow	Account in foreign currency	Further Accounts
<b>VISA Gold</b>	annual fee	HUF 22 424	HUF 26 064	HUF 26 951		HUF 26 951	HUF 23 187	
<b>Mastercard Gold</b>	annual fee	HUF 24 055	HUF 24 055	HUF 24 055		HUF 24 055	HUF 24 055	
<b>Non-available bankcards</b>								
<b>Unembossed Start CLEVERcard</b> In case of special image design (not applicable)	annual fee	HUF 5 226	HUF 5 226	HUF 4 184	HUF 5 404	HUF 4 184	HUF 4 122	
	application fee	HUF 2 931	HUF 3 274	HUF 3 386 <sup>2</sup>		HUF 2 931 <sup>2</sup>	-	
<b>Embossed Start CLEVERcard</b> In case of standard and special image design (not applicable)	annual fee	Promotional fee: HUF 7 845 <sup>3</sup> Standard fee: HUF 8 643	Promotional fee: HUF 7 845 <sup>3</sup> Standard fee: HUF 8 643	Promotional fee: HUF 6 892 <sup>3</sup> Standard fee: HUF 7 568	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 6 892 <sup>3</sup> Standard fee: HUF 7 568	HUF 7 308	
	application fee	HUF 3 315	HUF 3 665	HUF 3 789 <sup>2</sup>		HUF 3 789 <sup>2</sup>	-	
<b>Mastercard Standard bankcard**</b> (card issued instead of VISA Classic)	annual fee	Promotional fee: HUF 7 845 <sup>3</sup> Standard fee: HUF 8 643	Promotional fee: HUF 7 845 <sup>3</sup> Standard fee: HUF 8 643	Promotional fee: HUF 6 892 <sup>3</sup> Standard fee: HUF 7 568	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 6 892 <sup>3</sup> Standard fee: HUF 7 568	HUF 7 308	
	application fee	HUF 3 315	HUF 3 665	HUF 3 789 <sup>2</sup>		HUF 3 789 <sup>2</sup>	-	

In case of holding Basic Account, the Bank provides 1 Unembossed Start CLEVERcard (with standard image design) with the account holder's name on it to the customer without annual fee and application fee. Fees of additional card: Unembossed Start CLEVERcard (in case of standard image design)<sup>1</sup>: annual fee HUF 4 184 and application fee HUF 3 386. Additional card types are not applicable for Basic Account.

\*\* Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

### 1.2.2. OneCard bankcard<sup>1</sup>

Package		Feewinner	Activity 3.0	Everyday 2.0 and Online	Base 2.0	Yellow	Account in foreign currency	Further Accounts
<b>OneCard bankcard</b>	annual fee	Promotional fee: HUF 7 845 <sup>3</sup> Standard fee: HUF 8 643	Promotional fee: HUF 7 845 <sup>3</sup> Standard fee: HUF 8 643	Promotional fee: HUF 6 892 <sup>3</sup> Standard fee: HUF 7 568	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 6 892 <sup>3</sup> Standard fee: HUF 7 568	HUF 7 380	
	application fee	HUF 3 315	HUF 3 665	HUF 3 789 <sup>2</sup>		HUF 3 789 <sup>2</sup>	-	

OneCard has PayPass function.

The OneCard partner program was discontinued on the 28th of February 2021.

OneCard bankcard is not applicable for Basic Account.

### 1.2.3. Transaction fees

Package	Feewinner <sup>1</sup>	Activity 3.0 <sup>1</sup>	Everyday 2.0 <sup>1</sup>	Online	Base 2.0 <sup>1</sup>	Yelloo	Account in foreign currency, <sup>1</sup> Basic <sup>1</sup>	Further Accounts
<b>Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase]<sup>4</sup></b>	Free of charge <sup>1</sup>	Free of charge <sup>1</sup>	0.3%, max. HUF 6 000 <sup>1</sup>	Free of charge <sup>1</sup>	0.40%, min. HUF 135 Ft, max. HUF 8 126 <sup>1</sup>	Free of charge	Free of charge	

In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted.

In case the declaration is submitted until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.

**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**, to Basic Account holding customers the Bank shall provide free of charge

- maximum 2 cash withdrawals executed in HUF with a debit card at automated teller machines (ATM) located in Hungary, provided that the sum total of the two transactions does not exceed HUF 150,000, or
- maximum 1 cash withdrawal executed in HUF in the branch network of Raiffeisen Bank up to the amount of HUF 50,000.

The Bank ensures the fee exemption provided by the Basic Account as per paragraphs a) and b) in the sequence in which the transactions are executed.

Based on his/her transaction first executed in the given calendar month, the Basic Account holding customer shall be entitled either to the benefit defined in paragraph a) or to the one defined in paragraph b).

If the amount of the cash withdrawals specified in paragraph a) exceeds HUF 150,000, then on the amount by which the HUF 150,000 limit is exceeded the Bank shall apply the fees as per the List of Terms & Conditions from time to time in effect.

If the amount of the cash withdrawal specified in paragraph b) exceeds HUF 50,000, then on the amount by which the HUF 50,000 limit is exceeded the Bank shall apply the fees as per the Consumer List of Terms & Conditions for Cash and Cheque Transactions from time to time in effect.

A Basic Account holding customer shall have the right to make the statement as per Art. 36/A (4) c) of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, in which case the rules set out in Art. 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services shall apply to the customer's ATM cash withdrawals.

As of 01.09.2017 the Bank is withdrawing the promotion, valid until 09.30.2017 or withdrawal, regarding the cash withdrawals transfer fee or basic accounts.

Package	Feewinner <sup>1</sup>	Activity 3.0 <sup>1</sup>	Everyday 2.0 <sup>1</sup>	Online, Yelloo	Base 2.0 <sup>1</sup>	Basic <sup>1</sup>	Account in foreign currency	Further Accounts
<b>Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer submitted a declaration about free of charge cash withdrawal for the bank account used for the transaction]</b>								
<b>Number of free of charge ATM cash withdrawals per month</b> <b>In case of domestic HUF transactions, up to HUF 150,000 in total.</b> Transactions are selected based on the transaction date in the actual month.								2 pieces

Package	Feewinner <sup>1</sup>	Activity 3.0 <sup>1</sup>	Everyday 2.0 <sup>1</sup>	Online, Yelloo	Base 2.0 <sup>1</sup>	Basic <sup>1</sup>	Account in foreign currency	Further Accounts
Domestic HUF transactions from Raiffeisen ATM - standard fee <sup>1/4</sup>	0.77%, min. HUF 326	0.77%, min. HUF 724	0.80%, min. HUF 749	0.76%, min. HUF 714	1.60%, min. HUF 1 016	0.80%, min. HUF 749	HUF 749	
Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>	1.55%, min. HUF 977	1.55%, min. HUF 724	1.60%, min. HUF 749	1.53%, min. HUF 714	1.60%, min. HUF 1 016	1.60%, min. HUF 749	HUF 749	
<b>Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction]</b>								
ATM and post office								
<b>Number of reduced priced cash withdrawals per month</b> In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	-	2 pcs: 0.77%, min. HUF 326 <sup>1</sup>	2 pcs: 0.80%, min. HUF 337 <sup>1</sup>	-	-	max. 2 pcs free of charge up to HUF 150,000	2 pcs free of charge	-
Domestic HUF transactions from Raiffeisen ATM – standard fee <sup>1/4</sup>	0.77%, min. HUF 326	0.77%, min. HUF 724	0.80%, min. HUF 749	0.76%, min. HUF 714	1.60%, min. HUF 1 016	0.80%, min. HUF 749	HUF 749	
Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>	1.55%, min. HUF 977	1.55%, min. HUF 724	1.60%, min. HUF 749	1.53%, min. HUF 714	1.60%, min. HUF 1 016	1.60%, min. HUF 749	HUF 749	
<b>Further transaction fees</b>								
ATM								
Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] <sup>1</sup>	EUR 12.29							
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] <sup>1</sup>	EUR 12.29							
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] <sup>1</sup>	1.55%, min. HUF 977 max. HUF 3 931	1.55%, min. HUF 724 max. HUF 3 931	1.60%, min. HUF 749 max. HUF 4 067	1.53%, min. HUF 714 max. HUF 3 870	1.60%, min. HUF 1 016 max. HUF 4 067	1.60%, min. HUF 749 max. HUF 4 067	HUF 749	
In branch								
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] <sup>1</sup>	HUF 693							
Cash withdrawal abroad [Abroad in branch] <sup>1</sup>	EUR 11.58							

Package	Feewinner <sup>1</sup>	Activity 3.0 <sup>1</sup>	Everyday 2.0 <sup>1</sup>	Online, Yelloo	Base 2.0 <sup>1</sup>	Basic <sup>1</sup>	Account in foreign currency	Further Accounts
Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank <sup>1</sup>							HUF 72	

### 1.3. Start CLEVERcard and Bankcards in case of not available Account Packages

#### 1.3.1. In case of conditional account packages

##### 1.3.1.1. Card fees<sup>1</sup>

In case of card applied on or after 12 <sup>th</sup> September 2013						
Package		Fee Waiver and Activity	Fee Waiver 2.0	FeeWaiver Plus	Activity 2.0	Further Accounts
<b>Unembossed Start CLEVERcard</b> In case of standard image design <i>Non-available from 15/06/2023</i>	annual fee	Promotional fee: HUF 4 072 <sup>5</sup> Standard fee: HUF 4 964	HUF 5 404	HUF 5 404	HUF 5 404	HUF 4 122
	application fee	-	HUF 3 386 <sup>2</sup>	HUF 3 029 <sup>2</sup>	HUF 3 386 <sup>2</sup>	-
<b>Unembossed Start CLEVERcard</b> In case of special image design (not applicable)	annual fee	Promotional fee: HUF 4 072 <sup>5</sup> Standard fee: HUF 4 964	HUF 5 404	HUF 5 404	HUF 5 404	HUF 4 122
	application fee	-	HUF 3 386 <sup>2</sup>	HUF 3 029 <sup>2</sup>	HUF 3 386 <sup>2</sup>	-
<b>Embossed Start CLEVERcard</b> In case of standard and special image design (not applicable)	annual fee	Promotional fee: HUF 7 192 <sup>5</sup> Standard fee: HUF 7 782	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	HUF 7 308
	application fee	-	HUF 3 789 <sup>2</sup>	HUF 3 429 <sup>2</sup>	HUF 3 789 <sup>2</sup>	-
<b>Mastercard Standard bankcard*</b> (card issued instead of VISA Classic)	annual fee	Promotional fee: HUF 7 551 <sup>5</sup> Standard fee: HUF 8 137	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	HUF 7 308
	application fee	-	HUF 3 789 <sup>2</sup>	HUF 3 429 <sup>2</sup>	HUF 3 789 <sup>2</sup>	-
<b>VISA Gold</b>	annual fee	HUF 23 187	HUF 26 951	HUF 23 187	HUF 26 951	HUF 23 187
<b>Mastercard Gold</b>	annual fee	HUF 24 055	HUF 24 055	HUF 24 055	HUF 24 055	HUF 24 055

\* Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

In case of card applied before 12 <sup>th</sup> September 2013						
Package		Fee Waiver and Activity	Fee Waiver 2.0	FeeWaiver Plus	Activity 2.0	Further Accounts
<b>Unembossed Start CLEVERcard</b> In case of standard image design <i>Non-available from 15/06/2023</i>	annual fee	HUF 4 072	HUF 5 404	HUF 5 404	HUF 5 404	HUF 4 122
	application fee	-	HUF 3 386 <sup>2</sup>	HUF 3 029 <sup>2</sup>	HUF 3 386 <sup>2</sup>	-
<b>Unembossed Start CLEVERcard</b> In case of special image design (not applicable)	annual fee	HUF 4 072	HUF 5 404	HUF 5 404	HUF 5 404	HUF 4 122
	application fee	-	HUF 3 386 <sup>2</sup>	HUF 3 029 <sup>2</sup>	HUF 3 386 <sup>2</sup>	-
<b>Embossed Start CLEVERcard</b> In case of standard and special image design (not applicable)	annual fee	HUF 7 192	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	HUF 7 308
	application fee	-	HUF 3 789 <sup>2</sup>	HUF 3 429 <sup>2</sup>	HUF 3 789 <sup>2</sup>	-
<b>Mastercard Standard bankcard*</b> (card issued instead of VISA Classic)	annual fee	HUF 7 551	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	HUF 7 308
	application fee	-	HUF 3 789 <sup>2</sup>	HUF 3 429 <sup>2</sup>	HUF 3 789 <sup>2</sup>	-
<b>VISA Gold</b>	annual fee	HUF 23 187	HUF 26 951	HUF 23 187	HUF 26 951	HUF 23 187

\* Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

### 1.3.1.2. OneCard bankcard <sup>1</sup>

In case of card applied on or after 12 <sup>th</sup> September 2013							
Package		Fee Waiver	Activity	Fee Waiver 2.0	Fee Waiver Plus	Activity 2.0	Further Accounts
<b>OneCard bankcard</b>	annual fee	Promotional fee: HUF 7 506 <sup>5</sup> Standard fee: HUF 7 566		Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	HUF 7 380
	application fee	-		HUF 3 789 <sup>2</sup>	HUF 3 429 <sup>2</sup>	HUF 3 789 <sup>2</sup>	-

In case of card applied before 12 <sup>th</sup> September 2013							
Package		Fee Waiver	Activity	Fee Waiver 2.0	Fee Waiver Plus	Activity 2.0	Further Accounts
<b>OneCard bankcard</b>	annual fee	HUF 7 506		Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	Promotional fee: HUF 8 112 <sup>3</sup> Standard fee: HUF 8 936	HUF 7 380
	application fee	-		HUF 3 789 <sup>2</sup>	HUF 3 429 <sup>2</sup>	HUF 3 789 <sup>2</sup>	-

OneCard has PayPass function.

The Onecard partner program was discontinued on the 28th of February 2021.

### 1.3.1.3. Transaction fees

Package	Fee Waiver	Activity	Fee Waiver 2.0 <sup>1</sup>	Fee Waiver Plus	Activity 2.01	Further Accounts
<b>Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase]<sup>4</sup></b>	Free of charge					

In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted.

In case the declaration is submitted until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.

Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction]						
Package	Fee Waiver	Activity	Fee Waiver 2.0 <sup>1</sup>	Fee Waiver Plus	Activity 2.0 <sup>1</sup>	Further Accounts
<b>Fees of domestic HUF cash withdrawal if the Customer submitted a declaration about free of charge cash withdrawal for the bank account used for the transaction</b>						
<b>Number of free of charge ATM cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total.</b> Transactions are selected based on the transaction date in the actual month.	2 pieces					



<b>Number of further free of charge ATM/post office cash withdrawals per month</b> In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	Unlimited from Raiffeisen ATMs <sup>6</sup>					
Domestic HUF transactions from Raiffeisen ATM - standard fee <sup>1/4</sup>	Unlimited from Raiffeisen ATMs <sup>3</sup> free of charge <sup>6</sup>	HUF 749	0.80%, min. HUF 337	0.80%, min. HUF 337	0.80%, min. HUF 749	HUF 749
Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>	HUF 941	HUF 749	1.60%, min. HUF 941	1.60%, min. HUF 1 011	1.60%, min. HUF 749	HUF 749
<b>Package</b>	Fee Waiver	Activity	Fee Waiver 2.0 <sup>1</sup>	Fee Waiver Plus	Activity 2.0 <sup>1</sup>	Further Accounts

**Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction]**

ATM and post office						
<b>Number of reduced priced cash withdrawals per month</b> In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	Unlimited from Raiffeisen ATMs free of charge <sup>6</sup>	2 pcs free of charge	Unlimited from Raiffeisen ATMs 0.80%, min. HUF/pc 337 <sup>1</sup>	1 pcs free of charge HUF transaction from Raiffeisen ATM, up to HUF 150,000 with OneCard debit card <sup>7</sup>	2 pcs: 0.80%, min. HUF/pc 337 <sup>1</sup>	-
Domestic HUF transactions from Raiffeisen ATM – standard fee <sup>1/4</sup>	Unlimited from Raiffeisen ATMs <sup>3</sup> free of charge <sup>6</sup>	HUF 749	Unlimited from Raiffeisen ATMs 0.80%, min. HUF/pc 337	0.80%, min. HUF 337	0.80%, min. HUF 749	HUF 749
Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>	HUF 941	HUF 749	1.60%, min. HUF 941	1.60%, min. HUF 1 011	1.60%, min. HUF 749	HUF 749

**Further transaction fees**
**Further Conditions**

<b>Package</b>	Fee Waiver	Activity	Fee Waiver 2.0 <sup>1</sup>	Fee Waiver Plus	Activity 2.0 <sup>1</sup>	Further Accounts
ATM						
Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] <sup>1</sup>	EUR 12.29					
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] <sup>1</sup>	EUR 12.29					
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] <sup>1</sup>	HUF 941	HUF 749	1.60%, min. HUF 941 max. HUF 4 067	1.60%, min. HUF 1 011 max. HUF 4 067	1.60%, min. HUF 749 max. HUF 4 067	HUF 749
In branch						
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] <sup>1</sup>	HUF 693					

Cash withdrawal abroad [Abroad in branch] <sup>1</sup>	EUR 11.58
Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank <sup>1</sup>	HUF 72

### 1.3.2. In case of unconditional account packages

#### 1.3.2.1. Card fees<sup>1</sup>

Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
<b>Unembossed Start CLEVERcard</b> In case of standard image design <i>Non-available from 15/06/2023</i>	annual fee		HUF 4 122		
<b>Unembossed Start CLEVERcard</b> In case of special image design (not applicable)	annual fee		HUF 4 122		
<b>Embossed Start CLEVERcard</b> In case of standard and special image design (not applicable)	annual fee	HUF 7 308		-	HUF 7 308
<b>Mastercard Standard bankcard*</b> (card issued instead of VISA Classic)	annual fee	HUF 7 308		-	HUF 7 308
<b>VISA Gold</b>	annual fee	HUF 23 187		-	HUF 23 187
<b>Mastercard Gold</b>	annual fee	HUF 24 055		-	HUF 24 055

With Menza Student Account exclusively unembossed Start CLEVERcard is available.

\* Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

#### 1.3.2.2. OneCard bankcard<sup>1</sup>

Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
<b>OneCard bankcard</b>	annual fee	HUF 7 380	Promotional fee: HUF 8 605 <sup>3</sup> Standard fee: HUF 9 432		HUF 7 380

OneCard has PayPass function.

The Onecard partner program was discontinued on the 28th of February 2021.

### 1.3.2.3. Transaction fees

Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
<b>Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase]<sup>4</sup></b>	Free of charge				

In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted.

In case the declaration is submitted until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.

<b>Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer submitted a declaration about free of charge cash withdrawal for the bank account used for the transaction]</b>					
Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
<b>Number of free of charge ATM cash withdrawals per month</b> <b>In case of domestic HUF transactions, up to HUF 150,000 in total.</b> Transactions are selected based on the transaction date in the actual month.	2 pieces				
<b>Number of further free of charge ATM/post office cash withdrawals per month</b> In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	-	1 pc		-	
Domestic HUF transactions from Raiffeisen ATM - standard fee <sup>1/4</sup>	HUF 749				
Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>	HUF 749				
<b>Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction]</b>					
Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
ATM and post office					
<b>Number of reduced priced cash withdrawals per month</b> In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	2 pcs free of charge	3 pcs free of charge	-	1 pc free of charge	-
Domestic HUF transactions from Raiffeisen ATM – standard fee <sup>1/4</sup>	HUF 749				
Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>	HUF 749				
<b>Further transaction fees</b>					

Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
ATM					
Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] <sup>1</sup>			EUR 12.29		
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] <sup>1</sup>			EUR 12.29		
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] <sup>1</sup>			HUF 749		
In branch with card					
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] <sup>1</sup>			HUF 693		
Cash withdrawal abroad [Abroad in branch] <sup>1</sup>			EUR 11.58		
Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank <sup>1</sup>			HUF 72		

## 2. Credit Cards and Versatile CLEVERcard

The attachment 1. with detailed description of reference interest rate and interest rate spread indicator applied by Bank is an integrated part of the List of Conditions.

OneCard credit card cash-back rules can be found in the [www.raiffeisen.hu](http://www.raiffeisen.hu), which forms the 2nd attachment of this List of conditions.

### 2.1. Annual card fees<sup>1</sup>

<b>OneCard Standard Credit Card</b>	HUF 0	
	Entering into contract till 19.07.2015.	Entering into contract from 20.07.2015.
<b>OneCard Gold Credit Card</b> – includes travel insurance	HUF 12 175	HUF 20 879
	Issued before 01.04.2012	Issued after 01.04.2012
<b>Unembossed Versatile CLEVERcard</b> In case of standard and special image design (not applicable)	HUF 7 437	
<b>Embossed Versatile CLEVERcard</b> In case of standard and special image design (not applicable)	HUF 9 931	
<b>Standard (Oxigén) Credit Card</b> (not applicable)	HUF 7 692	HUF 5 964
<b>Gold (Oxigén) Credit Card</b> – includes travel insurance (not applicable)	HUF 20 513	HUF 17 907

Versatile CLEVERcard and Credit Cards are issued with PayPass function since 7th January 2013. Information about the PayPass function is in point 1.

## 2.2. Transaction fees

### 2.2.1. OneCard Credit Cards

<b>Purchase</b> <sup>4</sup>	Free of charge
<b>Monthly cycle closing fee</b> (per Card) <sup>1</sup>	HUF 738
Mobil Banking service monthly fee <sup>1/8</sup>	HUF 537 / phone number
<b>Cash withdrawal with credit card<sup>9</sup></b>	50% of the credit limit can be withdrawn as cash as basic setup
ATM and post office and in branch with card	
Domestic HUF transactions <sup>1/4</sup>	3,37%, min HUF 1 340
Domestic ATM (non HUF transaction) <sup>1</sup>	3,37%, min EUR 8,10
Abroad in post office or in branch <sup>1</sup>	3,37%, min EUR 8,10
Abroad ATM <sup>1</sup> – except in EEA state in EUR	3,37%, min EUR 8,10
Abroad ATM <sup>1</sup> in EEA state in EUR	3,37%, min HUF 1 340
Balance inquiry at Raiffeisen ATM <sup>1</sup>	HUF 206

### 2.2.2. Not applicable products

<b>Purchase</b> <sup>4</sup>	Free of charge
<b>Cash withdrawal with Versatile CLEVERcard<sup>9</sup></b>	Maximum 50% of the credit limit can be withdrawn as cash, if the credit limit cash withdrawal option is available with the card.
	<ul style="list-style-type: none"> <li>- If cash is withdrawn from bankaccount linked to Versatile Clevercard, than Bank applies fees listed above in part 1.1.3. or 1.2.1.3 and 1.2.2.3.</li> <li>- If cash is withdrawn from credit limit of the credit card, than the fee of first 3 transactions is HUF 0, and all the following transactions: <ul style="list-style-type: none"> <li>- at Raiffeisen ATM in Hungary: HUF 0</li> <li>- at other domestic ATM: HUF 751</li> </ul> </li> </ul> Transactions are selected based on the date of accountancy in the actual month.
<b>Cash withdrawal with credit card<sup>9</sup></b>	Maximum 50% of the credit limit can be withdrawn as cash.
ATM and post office and in branch with card	
Domestic HUF transactions <sup>1/4</sup>	HUF 1 867
Domestic ATM (non HUF transaction) <sup>1</sup>	EUR 12,20
Abroad in post office or in branch <sup>1</sup>	EUR 12,20
Abroad ATM <sup>1</sup> – except in EEA state in EUR	EUR 12,20
Abroad ATM <sup>1</sup> in EEA state in EUR	HUF 1 867
Balance inquiry at Raiffeisen ATM <sup>1</sup>	HUF 72

## 2.3. Other credit card account transactions

<b>Money transfer</b>		
via Raiffeisen Direkt or DirektNet or myRaiffeisen mobileapplication <sup>10</sup> – from credit card account linked to OneCard Standard or OneCard Gold Credit Cards	inbank <sup>1</sup>	1,36% + HUF 676, maximum HUF 68 158
	interbank <sup>1</sup>	1,36% + HUF 676, maximum HUF 68 158
via Raiffeisen Direkt or DirektNet or myRaiffeisen mobileapplication <sup>10</sup> – from credit card account linked to Versatile CLEVERCard or Standard (Oxigén) or Gold (Oxigén) Credit Cards	inbank <sup>1</sup>	1,36% + HUF 676, maximum HUF 10 799
	interbank <sup>1</sup>	1,36% + HUF 676, maximum HUF 10 799
Minimum amount of money transfer		HUF 1 000
In case of credit card consolidation: transfer of outstanding balance through Raiffeisen Direkt		free of charge
Direct debit transaction with OneCard Credit Card		free of charge

The money transfer and the direct debit transactions are debiting the unused part of the credit card account.

After the money transfer transactions the cash withdrawal interest rate is calculated.

The direct debit transactions are considered as purchase transactions, so the fees and interest is calculated as by other purchase transactions.

The fees are debited on the credit card account on the day of the transaction.

There can be additional cost on top of the above listed fees by the other participating partner bank.

The Raiffeisen Bank Account, electronic services List of Conditions in force contains the regulations about withdrawing, revoking money transfers, terminating direct debits and money transfer executions.

## 2.4. Conditions of the Credit Limits

<b>Size of the credit limit the customer may apply for</b>	
OneCard Standard Credit Card	
Contract entered into force before 01.12.2017.	HUF 100 000 – HUF 5 000 000
Contract entered into force between 01.12.2017. and 24.08.2021	HUF 110 000 – HUF 5 000 000
Contract entered into force between 25.08.2021 and 31.05.2022	HUF 125 000 – HUF 5 000 000
Contract entered into force after 01.06.2022.	HUF 150 000 – HUF 5 000 000
OneCard Gold Credit Card	
Contract entered into force until 25.08.2021	HUF 700 000 – HUF 5 000 000
Contract entered into force after 25.08.2021	HUF 750 000 – HUF 5 000 000
Versatile CLEVERcard (not applicable)	HUF 100 000 – HUF 750 000
Standard (Oxigén) Credit Card (not applicable)	HUF 150 000 – HUF 750 000
Gold (Oxigén) Credit Card (not applicable)	HUF 450 000– HUF 750 000
Withdrawal fee of the credit limit	HUF 0
<b>Interest rate</b>	
Not applicable products <sup>11</sup>	
Versatile CLEVERcard, Standard (Oxigén) Credit Card, Gold (Oxigén) Credit Card	40,78%
OneCard Standard Credit Card purchase interest rate	
- Contract entered into force before 01.02.2015. <sup>11</sup>	
credit line 100 000 – 199 000 HUF	31,65%
credit line above 200 000 HUF	33,98%
- Contract entered into force between 01.02.2015 and 01.12.2017 <sup>12</sup>	
credit line 100 000 – 199 000 HUF	MNB base rate + 18,65% spread
credit line above 200 000 HUF	MNB base rate + 20,98% spread
- Contract entered into force between 01.12.2017 <sup>12</sup> and 24.08.2021	
credit line 110 000 – 209 000 HUF	MNB base rate + 18,65% spread
credit line above 210 000 HUF	MNB base rate + 20,98% spread
Contract entered into force between 25.08.2021 and 31.05.2022	
credit line 125 000 – 249 000 HUF	MNB base rate + 18,65% spread
credit line above 250 000 HUF	MNB base rate + 20,98% spread
- Contract entered into force after 01.06.2022.	
credit line 150 000 – 249 000 HUF	MNB base rate + 18,65% spread
credit line above 250 000 HUF	MNB base rate + 20,98% spread
OneCard Gold Credit Card purchase interest rate	
- Contract entered into force before 01.02.2015. <sup>11</sup>	32,95%
- Contract entered into force after 01.02.2015 <sup>12</sup>	MNB base rate + 19,95% spread
OneCard Credit Card cash withdrawal interest rate	
- Contract entered into force before 01.02.2015 <sup>11</sup>	45,70%
- Contract entered into force after 01.02.2015 <sup>12</sup>	MNB base rate + 32,70% spread
In case of credit card consolidation with OneCard Credit Card the interest rate of outstanding balance transfer	MNB base rate + 9,09% spread
<b>THM</b> <sup>13</sup>	
Not applicable products	
unembossed Versatile CLEVERcard	50,2%
embossed Versatile CLEVERcard	49,9%
Standard (Oxigén) Credit Card	
Issued before 01.04.2012	52,3%

Issued after 01.04.2012	51,5%	
Gold (Oxigén) Credit Card		
Issued before 01.04.2012	56,8%	
Issued after 01.04.2012	55,8%	
OneCard Standard Credit Card		
- Contract entered into force before 01.02.2015.		
credit line 100 000 – 199 000 HUF	43,0%	
credit line above 200 000 HUF	43,3%	
- Contract entered into force between 01.02.2015 and 01.12.2017		
credit line 100 000 – 199 000 HUF	43,0%	
credit line above 200 000 HUF	43,3%	
- Contract entered into force between 01.12.2017 and 24.08.2021		
credit line 110 000 – 209 000 HUF	42,7%	
credit line above 210 000 HUF	43,3%	
- Contract entered into force between 25.08.2021 and 31.05.2022		
credit line 125 000 – 249 000 HUF	41,8%	
credit line above 250 000 HUF	43,3%	
- Contract entered into force between 01.06.2022. and 28.06.2022		
credit line 150 000 – 249 000 HUF	41,8%	
credit line above 250 000 HUF	43,3%	
- Contract entered into force after 01.07.2022.		
credit line 150 000 – 249 000 HUF	41,8%	
credit line above 250 000 HUF	43,3%	
OneCard Gold Credit Card		
- Contract entered into force before 19.07.2015.	43,3%	
- Contract entered into force from 20.07.2015 till 24.08.2021.	45,4%	
- Contract entered into force between 25.08.2021. and 28.06.2022	44,9%	
- Contract entered into force from 01.07.2022	44,9%	
<b>Repayment conditions</b>		
Monthly minimum repayable amount of credit limit spent	5% of the used credit limit and the unpaid minimum repayable amount from the previous billing period, but minimum HUF 5 000	
Date of monthly statement	25 <sup>th</sup> of each month	The last banking day before, when statement date is not a banking day.
Due date of minimum repayable amount	10 <sup>th</sup> of each month	The next banking day, when repayment date is a not banking day.
Monthly penalty - if the minimum amount is not repaid by deadline <sup>1</sup>	HUF 5 787	
Credit limit overshooting fee <sup>1</sup>	HUF 5 787	
Branch repayment fee in case of OneCard Credit Card <sup>1</sup>	HUF 399	
Versatile CLEVERcard Limit Fill-up Service fee of successful transactions <sup>1</sup>	HUF 322	
	Entering into contract till 19.07.2015.	Entering into contract from 20.07.2015.
OneCard Credit Card Limit Fill-up Service fee of successful transactions <sup>1</sup>	HUF 399	HUF 1 344
Minimum amount payment Service for Versatile CLEVERcard and Standard (Oxigen) Credit Card	HUF 0	
Minimum amount payment Service for credit cards	HUF 0	

Reference interest rate and the interest rate spread modification indicator is described in attachment 1.

## 2.5. Instalment conditions in case of outstanding debt on credit card agreement

The goal of the instalment agreement related to outstanding debt on credit card agreement is to schedule instalment payment of this debt.

The Raiffeisen Personal Loan conditions valid from second interest period without interest rate discount are applicable for instalment agreement related to credit card outstanding debt. The interest rate is fixed for the whole duration. Interest rate condition can be found in the Terms and Conditions of Raiffeisen Bank Unsecured Loan in Hungarian.

Bank does not charge fee of contract modification.

## 3. Further Conditions

Change of the account that is linked to the bank or CLEVER card <sup>1</sup>	
At the branch and via Raiffeisen Direkt	HUF 822
via myRaiffeisen mobilapplication	Promotional fee: until 30.06.2023: HUF 0 Standard fee: HUF 822
Supplementary card fee	The fee won't be debited, if the supplementary card has been issued instead of the previous card that hasn't been delivered by post; if the card has been produced with wrong data due to the Bank's fault; or if the previous card malfunctioned despite its proper usage that is confirmed by the investigation of the Bank. The investigation can be requested by handing over the card in a branch.
gold cards and Mastercard Premium Platina card <sup>1</sup>	HUF 4 136
in case of cards with special image design <sup>1/14</sup>	HUF 3 306
further cards <sup>1</sup>	HUF 1 648
Limit change [Change of daily card usage limit] <sup>1/15</sup>	HUF 406
Blocking and unblocking of card not present bankcard transactions	
At the branch <sup>1</sup>	Promotional fee: until 30.06.2023: HUF 0 Standard fee: HUF 406
Via Raiffeisen Direkt <sup>1</sup>	Promotional fee: until 30.06.2023: HUF 0 Standard fee: HUF 406
Via myRaiffeisen mobileapplication <sup>1</sup>	Promotional fee: until 30.06.2023: HUF 0 Standard fee: HUF 406
Extra change of daily card usage limit valid for one day <sup>1/15</sup>	
As of <b>19 October 2016</b> the amount of extra limit increase in respect of bankcard cash withdrawal limits may not exceed the amount of HUF 3,200,000 (or its foreign currency equivalent) / week per customer	HUF 3 306
Change of PIN code <sup>1/16</sup>	First change is free of charge, after that HUF 72 per change
Replacement of PIN code <sup>1</sup> - the replaced PIN code is available only in branch	First replacement is free of charge, after that HUF 822 per replacement
Emergency services	
Emergency cash withdrawal abroad in bank branch by SWIFT (max. 2 500 USD) <sup>1</sup>	HUF 8 285
Bankcard (or PIN) delivery by courier service to abroad <sup>1</sup>	HUF 16 579
Bankcard and PIN delivery by courier service to abroad (in two separate packages) <sup>1</sup>	HUF 27 978
Card delivered to the branch of the Bank <sup>1/17</sup>	HUF 3 306
Breach of contract in case of credit card consolidation <sup>1</sup>	HUF 38 561
Credit booking of Mastercard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card or credit card account	No fee
Validity of card, OneCard bank and credit card	3 years



**Providing a debit card [Start CLEVERcard and Bankcards]  
and Versatile CLEVERcard Cash Deposit in Hungary<sup>1</sup>**

In HUF, at Raiffeisen ATM<sup>1</sup> (to HUF bank account which is connected to the card). The list of ATMs with this service is available here:  
<https://www.raiffeisen.hu/contacts/branches>

Promotional fee: until 31.12.2023 HUF 0  
Standard fee: HUF 57+0.28%

**ApplePay:**

The Cardholder may digitalise his/her Mastercard type bankcard (including credit cards) issued by the Bank for individual payment accounts in the Apple Wallet app installed on his/her own Apple device (iPhone, iPad, Apple Watch, Mac), as a result of which it will appear as a digital bankcard in Apple Wallet. Using Apple Pay, the Cardholder may pay with his/her Apple device without physically holding the bankcard, after unlocking the same, at any card accepting location where contactless and Apple Pay payment is possible, as well as in diverse applications, and in the course of internet purchases. For Apple Pay card transactions the fees connected to the relevant bank card in a certain account package, shall be charged by the Bank. ApplePay usage is free of charge.

**RaiPay:**

The Cardholder may digitalise his/her Mastercard type bankcard (including credit cards) issued by the Bank in the RaiPay application installed on his/her own Android device. As a result of which it will appear as a digital bankcard in the RaiPay application the Cardholder may pay with his/her Android device without physically holding the bankcard, at any card accepting location where contactless payment is possible. For RaiPay card transactions the fees connected to the relevant bank card in a certain account package, shall be charged by the Bank. RaiPay usage is free of charge.

The Android device must be unlocked for each payment to be made.

In case the payment exceeds 20.000 HUF (a "high value payment"), the Cardholder shall be required to approve the payment transaction by entering the RaiPay code as well. If the sum of several consecutive payments whose amount is lower than a high amount of payment reaches 100.000 HUF, the Cardholder shall approve the payment by entering the RaiPay code as well.

Regarding the launch of RaiPay service and the applicability of provisions applied to RaiPay in the List of Conditions and the General Terms & Conditions, Bank will inform it's customers in a separate Announcement.

The Mastercard bankcards are considered contactless bankcards.

In case of contactless purchases below **HUF 15 000**, or below the defined amount in other countries outside Hungary, the Minicard can be used at contactless payment acceptance points without signature or PIN code. **In accordance with requirements concerning strong customer authentication, customers may be expected to enter their PIN codes for amounts below HUF 15,000 as well.** In case of purchases above **HUF 15 000**, or above the defined amount in other countries outside Hungary (e.g. EUR 20), the cardholder has to approve the transaction with PIN code.

The value date of debiting means the day when the international bankcard association files the transaction slip with the Bank, and the Bank executes booking qualifying as the settlement of the transaction. It is on this day that the Bank pays the equivalent of the transaction to the card honouring retailer. The Bank undertakes to debit the Customer's bank account attached to the bankcard within 15 days of the Bank's receipt – sent by the international Card Association – of the transaction slip at the latest. If the Bank keeps several accounts for the Customer, the Customer may request – against payment of a fee specified in the List of Terms and Conditions – to have his or its bankcard attached to another bank account kept at the Bank on behalf of the Customer. The international bankcard association shall settle the transaction in HUF, USD or EUR. If the transaction is effected in a currency different from these currencies of settlement, the international *card association* shall convert the amount of the transaction at its own rates of exchange. The country of the transaction shall not be decisive as far as the currency of settlement is concerned.

If the currency of the bank account attached to the bankcard differs from the currency used by the international bankcard association in the course of settlement, the Bank shall convert the relevant amount at its own foreign currency buying / selling rate quoted on the date of the conversion, and debit the bank account with this converted amount, plus conversion charges as per the List of Terms and Conditions from time to time in effect.

#### 4. Daily limits for the cards

Daily limit for cash withdrawal	Default	Maximum
VISA Gold, Mastercard Gold, Mastercard Premium Gold bank card, Mastercard Premium Platina bank card	HUF 150 000	HUF 500 000
CLEVERcard	HUF 150 000	HUF 300 000
further debit cards	HUF 150 000	HUF 300 000
OneCard bankcard	HUF 150 000	HUF 300 000
Credit cards	HUF 300 000	
Maximum number of cash withdrawals per day	5	
Daily purchase limit value	Default	Maximum
Start CLEVERcard	HUF 100 000	available balance
other debit cards	HUF 100 000	available balance
OneCard bankcard	HUF 100 000	available balance
Credit cards	Up to available credit limit	
Daily purchase limit number	Default	Maximum
Gold and Platina Cards	15 pcs	25 pcs*
All the other Cards	15 pcs	15 pcs
Transaction purchase limit in e-commerce	HUF 50 000 000	
Daily Cash deposit limit effective date: 16.03.2021 At Raiffeisen ATMs in Hungary, in HUF, per cardholder ( total cash deposit amount limit on private individual and premium accountholder account(s))	HUF 1 000 000	

Cards are issued with Default number of Daily purchase limits.

Customer can apply for individual daily limit setup for cash withdrawals and purchases upto the maximum values and also a temporary daily cash withdrawal limit increase over the maximum limit value or temporary increase over the maximum number of cash withdrawal or purchase transaction for one day.

\*Daily purchase limit number maximum is changed after 9th May 2022- Before this date the maximum purchase limit number is 15.

## 5. Insurances

### 5.1. Travel insurance (accident, disease, luggage included)

	By 2016.04.30	From 2016.05.01
Yearly cost	HUF 3 025	HUF 3 990

The validity of the insurance is the same as the validity of the card. The annual insurance cost will be charged as follows: in case of debit cards, the first fee is charged at the same time with the issue of debit card. In the following years, the fee is charged on the first working day of the month after the month equivalent to the card expiry month. In case of credit cards, the first fee is charged at the same time with the card activation; in the following years, the fee is charged on the settlement day in the month equivalent to the card expiry month. In case the customer terminates the insurance service, the remaining part of the cost paid is reimbursed if any. The cost of the insurance is covered by the annual Card fee in case of VISA Gold card and Gold (Oxigen) Credit Cards.

#### These Raiffeisen bank cards and credit cards annual fees include the travel insurance fee

- Mastercard Gold bank card
- Visa Gold bank card
- Gold (Oxigen) credit card
- OneCard Gold credit card

### 5.2. Credit Shield

Credit shield insurance sales is temporarily suspended from 1<sup>st</sup> April 2022. Existing insurances contracted before this date are valid with the below conditions.

Credit Shield (Cardif) Basic pack	0,69 % of the closed balance of the credit limit on the statement date
Credit Shield (Cardif) Senior 1 pack	0,49 % of the closed balance of the credit limit on the statement date
Credit Shield (Cardif) Senior 2 pack	0,39 % of the closed balance of the credit limit on the statement date
Credit Shield (Uniqa) monthly cost	0,30 % of the closed balance of the credit limit on the statement date

The content of the insurance accords to the existence of the credit limit, except those cases if the insurance is cancelled during that period. The Bank debits the cost of the insurance on the credit card account in every month on the day of the statement closing. The insurance is available for Versatile CLEVERcard and for all consumer credit cards.

## 6. Allowances, promotions

### 6.1. Credit Card activation and usage promotion – 2023.01.16 – 2023.03.19

1. Raiffeisen Bank announces a Credit Card activation and usage incentive promotion.
2. Promotional period: 16<sup>th</sup> January 2023 – 19<sup>th</sup> March 2023
3. Customers participating in the promotion: Raiffeisen retail and premium customer who applies for OneCard Standard or OneCard Gold Credit Card main card and related supplementary card and haven't got credit card (neither main nor supplementary card) from Raiffeisen Bank, that means haven't got credit card contract in force, credit card account, credit card limit and activated credit card or credit card which can be activated with Raiffeisen Bank 6 months prior to the announcement of the promotion.
4. Customers applying and contracting for credit card service with Raiffeisen Bank in the promotion may get activation and usage incentives detailed below.

5. Activation incentive: 10 000 HUF is paid to customer if the credit card (main or supplementary) is activated by 31st March 2023. Activation bonus for supplementary card is paid only if the main card is also activated.
6. Usage incentive:
  - 10%, but maximum 10 000 HUF is paid to customer based on purchase transactions executed in February 2023 in food stores, super- and hypermarkets.
  - 10%, but maximum 10 000 HUF is paid to customer based on purchase transactions executed in March 2023 in food stores, super- and hypermarkets.
  - Usage incentives are paid for transactions identified by Merchant Category Codes (MCC) defined by Mastercard. Relevant MCC codes are: 5311, 5411, 5422, 5451, 5462, 5499. MCC code of a merchant is set by acquiring bank of the given merchant. Raiffeisen Bank is not responsible for set up of the MCC code for the given merchant. If the acquiring bank of the merchant applies inappropriate MCC code, than transactions executed with this merchant is not eligible for usage incentive.
7. Activation and usage incentives are credited on customer's credit card account on 20<sup>th</sup> April, 2023.
8. Usage incentive is calculated based on sum of transactions executed with main and supplementary cards and meeting criterias detailed in point 6. Those transactions are taking into account, which are debited on customer's credit card account by the time, when Bank calculates the incentive. A transaction that will be credited by the request of customer or the merchant by the incentive calculation, will not be taken into account.
9. Further conditions of activation and usage incentives are:
  - During the promotion and until the calculation of incentive amount, the customer has no overdue debt to Raiffeisen Bank with any loans or other banking services, in an amount more than 1000 HUF or more than 30 days.
  - The credit card is in activated (OK) status in the Bank's system.
  - The credit card contract is in force and not under termination upon customer's request or initiated by the Bank by the date of crediting the incentive and
  - Customer is registered in Raiffeisen Bank's Loyalty program on the date of credit booking of incentive. The registration can be done on the website: <https://husegprogram.raiffeisen.hu/regisztraciokeres>.  
Conditions of registration in Raiffeisen Loyalty Program:
    - o email address notified to Bank
    - o Bank is authorized to send marketing message through email.

The promotion was announced on 16th January 2023.

## 6.2. Credit Card usage incentive promotion – 2023.02.01 – 2023.06.30

1. Raiffeisen Bank announces a Credit Card usage incentive promotion.
2. Promotional period: 1<sup>st</sup> February 2023 – 30<sup>th</sup> June 2023.
3. Customers participating in the promotion: Raiffeisen retail and premium customer who has got credit card contract in force with Raiffeisen Bank on 15th January 2023 and who's credit card account was not debited with credit interest based on credit card usage in the 3 month periode prior to the announcement of the usage incentive promotion, i.e. between 1st November 2022 and 31st January 2023.
4. Bank offers discount on credit card interest debited on credit card account between 1st February 2023 and 30th June 2023 as a result of main or supplementary card usage to Customer's participating in the promotion. The discount is the half (50%) of the debited interest and will be credited backward.
5. Interest discount is credited on Customer's credit card account backwards on 24th July 2023.
6. Conditions of credit interest discount are:
  - During the promotion and until the credit of interest discount, the customer has no overdue debt to Raiffeisen Bank with any loans or other banking services, in an amount more than 1000 HUF or more than 30 days.
  - The credit card is in activated (OK) status in the Bank's system. If the card was renewed or supplementary card was issued during the promotion, the the renewed or supplementary card is activated before 23rd July 2023.
  - The credit card contract is in force and not under termination upon customer's request or initiated by the Bank by the date of crediting the interest discount.
7. The promotion was announced on 1st February 2023.

### 6.3. Details of the discontinuation of the sale of non-embossed Start CLEVERcards, and description of the special offer

1. Pursuant to the right reserved by the Bank in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the non-embossed Start CLEVERcard type debit card product will be removed from our product range, and therefore, from 15/06/2023, the Bank will cease selling it.
2. When renewing non-embossed Start CLEVERcards (both main and additional cards) expiring from 01/07/2023, the Bank shall issue VertiCard bank cards with the same usability, operation and functions as the non-embossed Start CLEVERcard.
3. In the case of non-embossed Start CLEVERcards applied for before or on 15/06/2023, the Bank shall provide the VertiCard debit cards issued during the renewal of expiring cards at the same rates as those of the old non-embossed Start CLEVERcard linked to the Customer's bank account for the entire duration of the contractual relationship concerning the given debit card or bank account, regardless of the number of renewals (due to expiry).
4. In the event of the replacement of a non-embossed Start CLEVERcard (e.g. in the event of loss, theft or damage to the card), the Bank will also issue a VertiCard type bank card from 15/06/2023.
5. If in addition to a Non-embossed Start CLEVERcard, the holder of the main or additional card already has a VertiCard card linked to the same bank account, the Non-embossed Start CLEVERcard will be cancelled on its expiry date, will not be renewed, and the Bank will not issue a new VertiCard card to replace it.

The Bank has notified its customers of the above changes by means of information attached to the monthly account statements of April 2023.

## 1. Attachment

**Name of Reference Rate:** MNB Base Rate

**Currency of Reference Rate:** HUF

**Maturity of Reference Rate:** same as applied for MNB Base Rate

**Definition of Reference Rate:** Normative interest rate determined by National Bank of Hungary (MNB) affecting to the paid interest for bank deposits and payable interest for bank loan.

**Availability of Reference Rate:** Actual value of reference rate can be found on web page of National Bank of Hungary (<http://www.mnb.hu>).

**Frequency of modification:** according to the MNB Base Rate changes

**Interest Rate Spread modification indicator:** HOF, the value of which is 0, and fixed during the contract is in force. The actual value of the indicator is published on web page of National Bank of Hungary (<http://www.mnb.hu>).

Bank will change the interest rate exclusively in line with MNB base rate – as reference rate – change.

**Applied Reference Rate (per annum):** MNB Base Rate is 13,0% on 28th September 2022

## 2. Attachment

### Cash Back terms and conditions of the OneCard Credit cards

Valdig from 1st July 2021: [OneCard hitelkártyához és OneCard Gold hitelkártyához kapcsolódó vásárlás visszatérítés feltételei \(raiffeisen.hu\)](#) (available only in Hungarian)

Valdig from 1st October 2021: [OneCard hitelkártyához és OneCard Gold hitelkártyához kapcsolódó vásárlás visszatérítés feltételei \(raiffeisen.hu\)](#) (available only in Hungarian)

<sup>1</sup> 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 1<sup>st</sup> 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.

<sup>2</sup> The Bank withdraws the promotion about the first application fee of bankcards as of 12 August 2016.

<sup>3</sup> The promotion is valid until withdrawal. The promotional fee is valid for annual fees charged during the promotional period.

<sup>4</sup> Paying postal check or other services by bankcard at the post offices, is considered as cash withdrawal or purchase depending on the POS terminal applied by Magyar Posta. For more information, please visit the website of the Magyar Posta (<http://posta.hu>).

<sup>5</sup> This promotion is valid until withdrawal. The promotional fee is valid for annual fees charged during the promotional period.

<sup>6</sup> Free of charge cash withdrawals apply only to transactions from Raiffeisen ATMs.

<sup>7</sup> From 1 February 2014 the promotional condition for FeeWaiver Plus account package is withdrawn. After the withdrawal of the promotion the Bank provides 1 pc free of charge HUF transaction from Raiffeisen ATM, up to 150 000 HUF with OneCard debit card.

<sup>8</sup> The monthly fee of OneCard Credit card includes the fee of Kártyainfo and - if set up than Számlainfo services, accordingly contains unlimited number of SMS advices about transactions initiated with credit card or booked on credit card account.

<sup>9</sup> In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank by 15th January 2014 and on 22nd November 2013 owned a creditcard (including Versatile Clever Card) linked to the creditcard account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

<sup>10</sup> The following payment orders are currently not available via myRaiffeisen mobile application:

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

<sup>11</sup> Following 1st February 2015, the interest rate of credit cards issued before 1st February 2015 will be changed in line with MNB base rate – as reference rate – change. Frequency of modification of interest rate equals the change of MNB base rate. The effective interest rates have not changed by introducing yearly interest rate instead of monthly interest rates announced before 1st February 2015 in the List of Conditions.

<sup>12</sup> Interest rate spread: Bank applies HOF interest rate spread modification indicator, based on which the spread is fixed, and the unilateral modification by the Bank is not allowed.

<sup>13</sup> The value of the THM (total credit charge ratio) has been determined on the basis of the terms & conditions currently in force, and effective laws, and its measure is subject to change upon any change in such conditions.

The calculation of the THM (total credit charge ratio) applies to HUF 375 000 credit limit with the following exceptions:

Credit limit:

- for Gold Credit Card 450 000 HUF
- for OneCard Gold Credit Card
  - o contract entered into force before 24.08.2021: 700 000 HUF
  - o contract entered into force before 25.08.2021: 750 000 HUF
- for OneCard Standard Credit Card
  - o contract entered into force before 01.12.2017 with credit limit 100 000 – 199 000 HUF: 199 000 HUF
  - o Contract entered into force between 01.12.2017 and 24.08.2021 with credit limit 110 000 – 209 000 HUF: 209 000 HUF
  - o Contract entered into force after 25.08.2021 with credit limit 125 000 – 249 000 HUF: 249 000 HUF

and the THM calculations are based on the followings:

- term: 1 year
- interest rate with OneCard Credit Card is the purchase interest rate
- fees:
  - in case of Standard Oxigen, Gold Oxigen, OneCard Standard and OneCard Gold Credit Cards the annual card fees and the monthly cycle closing fee
  - in case of Versatile Clever Card the difference between the annual card fees of Start and Versatile Clever.
- in case of Versatile Clever Cards the Base account package is applied with 0 account keeping monthly fee.

The Bank's letter of advice – which is inseparable part of the individual contract – contains the value of the THM (total credit charge ratio) for the approved individual contracts. The value of the THM (total credit charge ratio) concerning the credit limit approved by Bank may differ from the value of the THM listed in the present Terms and Conditions. The settlement period that was taken into account for the calculation of the THM (total credit charge ratio) lasts from the 25th day of every month to the 25th day of the next month. If the peremptory day is not a banking workday than the antecedent day prior to the peremptory day must be taken into account for the calculation of the settlement period. For Versatile CLEVERcard application the Bank requires not mandatory to open an account with monthly fee.

The calculation of the THM is performed as followed:

$$H = \sum_{k=1}^m \frac{A_k}{(1+i)^{t_k}}$$

Where:

H : the amount of the loan reduced with the costs of the admission of the loan,

A<sub>k</sub> : amount of the k-th repayment instalment,

m : number of repayment instalment,

t<sub>k</sub> : the k-th repayment instalment expressed in years or in fraction year,

i : the value of the THM

<sup>14</sup> From 2<sup>nd</sup> February 2016 the CLEVERcards with Special Image design will be renewed with the image of the card that expires. Customer can change his/her expiring card to a standard card with the same cardtype of the expiring card, at latest on the 40th days prior the last day of the month of the expiry date.

<sup>15</sup> The fee is debited after changing any number or amount daily limit of cash withdrawals or card purchases. The extra change of daily card usage limit - and therefore the fee of this limit change - is applicable, if the new limit exceeds the maximum limits described in this List of terms and conditions.

<sup>16</sup> New code can be requested as a PIN replacement as stated in point 3 of this condition list.

<sup>17</sup> The fee won't be debited in case of supplementary card, and if the card couldn't be delivered by Post: (1) customer's foreign mailing address, (2) on receipt of the card the cardholder's presence is needed in case of card won as prize, claimed by the internet, pre-approved, (3) Cardholder was not identified at the application. The identification can be accepted by the presence of the cardholder in person, or by receiving the notarized copies of the identification documents of the cardholder. The copies should be signed by the cardholder as well and delivered to one of our branch by an authorized third person.

<sup>18</sup> This promotion is valid till *30th of June 2023*. The promotional fee is valid for fees charged during the promotional period, in case of annual fee is valid for 1st year annual fee.

<sup>19</sup> This promotion is valid till *30th of June 2023*. The promotional fee is valid for annual fees charged during the promotional period.

<sup>20</sup> This promotion is valid till *30th of June 2023*. The promotional fee is valid for annual fees charged during the promotional period, in case of annual fee is valid for 1st year annual fee.