

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

Effective as of 1<sup>st</sup> April 2017, until withdrawal

|  |           |
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### 1. Start CLEVERcard and Bankcards

The Mastercard bankcards are considered contactless bankcards.

In case of contactless purchases below HUF 5 000, 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 case of purchases above HUF 5 000, or above the defined amount in other countries outside Hungary (e.g. EUR 20), the cardholder has to approve the transaction with PIN code.

Starting from 2<sup>nd</sup> February 2016. the Bank suspends the acceptance of contactless Unembossed Start CLEVERcard with special image design and applications until withdrawal. Starting from 2<sup>nd</sup> July 2016. the Bank withdraws the suspension, and simultaneously does not accept contactless Unembossed Start CLEVERcard with special image design applications.

From 2<sup>nd</sup> February 2016. the Bank does not accept Unembossed Start CLEVERcard with special image design and Embossed or Unembossed Versatile CLEVERcard with special image design supplementary.

From 31<sup>st</sup> May 2017 the expired Embossed or Unembossed Start CLEVERcard with special image design and Embossed or Unembossed Versatile CLEVERcard with special image design will be automatically renewed with standard card images going forward.

Starting from 9<sup>th</sup> June 2016 the Bank does not accept MasterCard PayPass Minicard applications, and the expiring Mastercard PayPass Minicards will not be renewed.

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

### 1.1.1. Card fees<sup>1</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 will be charged according to the table.

| Package   |                 | FeeWaiver Plus   | Activity 2.0   | Everyday 2.0   | Base 2.0   | Basic          | Account in foreign currency | Further Accounts |
|---|-----------------|--|--|--|--|----------------|-----------------------------|------------------|
| <b>Unembossed Start CLEVERcard</b><br>In case of standard image design                            | annual fee      | 3 994 HUF  | 3 994 HUF  | 3 093 HUF  | 3 994 HUF  | 3 093 Ft       | 3 048 Ft                    |                  |
|   | application fee | 2 240 HUF <sup>2</sup>   | 2 503 HUF <sup>2</sup>   |  |  | 2 503 Ft       | -                           |                  |
| <b>Unembossed Start CLEVERcard</b><br>In case of special image design (not applicable)            | annual fee      | 3 994 HUF  | 3 994 HUF  | 3 093 HUF  | 3 994 HUF  | Not applicable | 3 048 Ft                    |                  |
|   | application fee | 2 240 HUF <sup>2</sup>   | 2 503 HUF <sup>2</sup>   |  |  | Not applicable | -                           |                  |
| <b>Embossed Start CLEVERcard</b><br>In case of standard and special image design (not applicable) | annual fee      | Promotional fee: 5 996 HUF <sup>3</sup><br>Standard fee: 6 606 HUF | Promotional fee: 5 996 HUF <sup>3</sup><br>Standard fee: 6 606 HUF | Promotional fee: 5 095 HUF <sup>3</sup><br>Standard fee: 5 595 HUF | Promotional fee: 5 996 HUF <sup>3</sup><br>Standard fee: 6 606 HUF | Not applicable | 5 402 HUF                   |                  |
|   | application fee | 2 534 HUF <sup>2</sup>   | 2 802 HUF <sup>2</sup>   |  |  | Not applicable | -                           |                  |
| <b>VISA Classic</b>   | annual fee      | Promotional fee: 5 996 HUF <sup>3</sup><br>Standard fee: 6 606 HUF | Promotional fee: 5 996 HUF <sup>3</sup><br>Standard fee: 6 606 HUF | Promotional fee: 5 095 HUF <sup>3</sup><br>Standard fee: 5 595 HUF | Promotional fee: 5 996 HUF <sup>3</sup><br>Standard fee: 6 606 HUF | Not applicable | 5 402 HUF                   |                  |
|   | application fee | 2 534 HUF <sup>2</sup>   | 2 802 HUF <sup>2</sup>   |  |  | Not applicable | -                           |                  |
| <b>VISA Gold</b>  | annual fee      | 17 138 HUF   | 19 919 HUF   |  |  | Not applicable | 17 138 HUF                  |                  |

Starting from 17<sup>th</sup> October 2013 the Bank does not accept new Embossed Start CLEVERcard (In case of standard and special image design) applications.

### 1.1.2. MasterCard PayPass Minicard<sup>1</sup>

| Package                            |                 | FeeWaiver Plus | Activity 2.0 | Everyday 2.0 | Base 2.0       | Basic | Account in foreign currency | Further Accounts |
|------------------------------------|-----------------|----------------|--------------|--------------|----------------|-------|-----------------------------|------------------|
| <b>MasterCard PayPass Minicard</b> | annual fee      | 2 683 HUF      |              |              | Not applicable |       | 2 683 HUF                   |                  |
|                                    | application fee | 2 144 HUF      |              |              | Not applicable |       | 2 144 HUF                   |                  |

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

| Package          |                 | FeeWaiver Plus   | Activity 2.0   | Everyday 2.0   | Base 2.0   | Basic          | Account in foreign currency | Further Accounts |
|------------------|-----------------|--|--|--|--|----------------|-----------------------------|------------------|
| OneCard bankcard | annual fee      | Promotional fee: 5 996 HUF <sup>3</sup><br>Standard fee: 6 606 HUF | Promotional fee: 5 996 HUF <sup>3</sup><br>Standard fee: 6 606 HUF | Promotional fee: 5 095 HUF <sup>3</sup><br>Standard fee: 5 595 HUF | Promotional fee: 5 996 HUF <sup>3</sup><br>Standard fee: 6 606 HUF | Not applicable | 5 456 Ft                    |                  |
|                  | application fee | 2 534 HUF <sup>2</sup>   | 2 802 HUF <sup>2</sup>   |  |  | Not applicable | -                           |                  |

OneCard has *PayPass* function.

Detailed information about the OneCard bankcard related discounts and their validities are available at [www.onecard.hu](http://www.onecard.hu) website.

The Bank reserves the right to change the list of Partners and/or the discount rates.

### 1.1.4. Transaction fees

| Package               | FeeWaiver Plus | Activity 2.0 <sup>1</sup>   | Everyday 2.0 <sup>1</sup>         | Base 2.0 <sup>1</sup>                          | Basic <sup>1</sup> | Account in foreign currency | Further Accounts |
|-----------------------|----------------|-----------------------------|-----------------------------------|--|--------------------|-----------------------------|------------------|
| Purchase <sup>4</sup> | Free of charge | Free of charge <sup>1</sup> | 0.3%, max. HUF 6 000 <sup>1</sup> | 0.3%, min. 100 Ft, max. HUF 6 006 <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

- a) 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
- b) 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.

| 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  |                    |                           |                           |                       |   |                             |                  |
|--|--------------------|---------------------------|---------------------------|-----------------------|---|-----------------------------|------------------|
| Package  | Fee Waiver Plus    | Activity 2.0 <sup>1</sup> | Everyday 2.0 <sup>1</sup> | Base 2.0 <sup>1</sup> | Basic <sup>1</sup>  | Account in foreign currency | Further Accounts |
| <b>Number of free of charge ATM cash withdrawals per month</b><br><b>In case of domestic HUF transactions, up to HUF 150,000 in total.</b><br>Transactions are selected based on the transaction date in the actual month. | 2 pieces           |                           |                           |                       |   |                             |                  |
| Domestic HUF transactions from Raiffeisen ATM - standard fee <sup>1/4</sup>  | 0.6%, min. 250 HUF | 0.6%, min. 555 HUF        |                           | 1,2%, min. 751 HUF    | Promotional fee: HUF 0 <sup>5</sup><br>Standard fee: 0,6%, min. HUF 555 |                             | 555 HUF          |

|  |  |  |                    |   |                      |
|--|--|--|--------------------|---|----------------------|
| Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>   | 1,2%, min. 748 HUF   | 1,2%, min. 555 HUF                     | 1,2%, min. 751 HUF | Promotional fee: HUF 0 <sup>5</sup><br>Standard fee: 1,2%, min. HUF 555 | 555 HUF              |
| <b>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><br>In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month. | 1 pcs free of charge HUF transaction from Raiffeisen ATM, up to HUF 150,000 with OneCard debit card <sup>6</sup> | 2 pcs: 0.6%, min. 250 HUF <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>  | 0.6%, min. 250 HUF   | 0,6%, min. 555 HUF                     | 1,2%, min. 751 HUF | Promotional fee: HUF 0 <sup>5</sup><br>Standard fee: 0,6%, min. HUF 555 | 555 HUF              |
| Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>   | 1,2%, min. 748 HUF   | 1,2%, min. 555 HUF                     | 1,2%, min. 751 HUF | Promotional fee: HUF 0 <sup>5</sup><br>Standard fee: 1,2%, min. HUF 555 | 555 HUF              |
| <b>Further transaction fees</b>  |  |  |                    |   |                      |
| ATM  |  |  |                    |   |                      |
| Domestic ATM (non HUF transaction) <sup>1</sup>  | 9,08 EUR   |  |                    |   |                      |
| Abroad ATM <sup>1</sup>  | 9,08 EUR   |  |                    |   |                      |
| In branch with card  |  |  |                    |   |                      |
| Domestic, not Raiffeisen branch (HUF transaction) <sup>1</sup>   | 514 HUF  |  |                    |   |                      |
| Abroad in branch <sup>1</sup>  | 8,55 EUR   |  |                    |   |                      |
| Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank <sup>1</sup>  | 53 HUF   |  |                    |   |                      |

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

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

| In case of card applied on or after 12 <sup>th</sup> September 2013    |                         |  |         |           |                       |                  |                |
|--|-------------------------|--|---------|-----------|-----------------------|------------------|----------------|
| Package  | Fee Waiver and Activity | Everyday   | Dynamic | Base      | Menza Student Account | Further Accounts | Fee Waiver 2.0 |
| <b>Unembossed Start CLEVERcard</b><br>In case of standard image design | annual fee              | Promotional fee: 3 011 HUF <sup>7</sup><br>Standard fee: 3 670 HUF |         | 3 048 HUF |                       |                  | 3 994 HUF      |

|   |                 |  |            |         |      |                       |                  |  |
|---|-----------------|--|------------|---------|------|-----------------------|------------------|--|
|   | application fee |  | -          |         |      |                       |                  | 2 503 HUF <sup>2</sup>   |
| <b>Unembossed Start CLEVERcard</b><br>In case of special image design (not applicable)            | annual fee      | Promotional fee:<br>3 011 HUF <sup>7</sup><br>Standard fee:<br>3 670 HUF | 3 048 HUF  |         |      |                       |                  | 3 994 HUF  |
|   | application fee |  | -          |         |      |                       |                  | 2 503 HUF <sup>2</sup>   |
| <b>Embossed Start CLEVERcard</b><br>In case of standard and special image design (not applicable) | annual fee      | Promotional fee:<br>5 317 HUF <sup>7</sup><br>Standard fee:<br>5 752 HUF | 5 402 HUF  |         |      |                       | 5 402 HUF        | Promotional fee:<br>5 996 HUF <sup>3</sup><br>Standard fee:<br>6 606 HUF |
|   | application fee |  | -          |         |      |                       |                  | 2 802 HUF <sup>2</sup>   |
| <b>VISA Classic</b>   | annual fee      | Promotional fee:<br>5 581 HUF <sup>7</sup><br>Standard fee:<br>6 016 HUF | 5 402 HUF  |         |      |                       | 5 402 HUF        | Promotional fee:<br>5 996 HUF <sup>3</sup><br>Standard fee:<br>6 606 HUF |
|   | application fee |  | -          |         |      |                       |                  | 2 802 HUF <sup>2</sup>   |
| <b>VISA Gold</b>  | annual fee      |  | 17 138 HUF |         |      |                       | 17 138 HUF       | 19 919 Ft  |
| <b>In case of card applied before 12<sup>th</sup> September 2013</b>                              |                 |  |            |         |      |                       |                  |  |
| <b>Package</b>  |                 | Fee Waiver and Activity  | Everyday   | Dynamic | Base | Menza Student Account | Further Accounts | Fee Waiver 2.0   |
| <b>Unembossed Start CLEVERcard</b><br>In case of standard image design                            | annual fee      | 3 011 HUF  | 3 048 HUF  |         |      |                       |                  | 3 994 HUF  |
|   | application fee |  | -          |         |      |                       |                  | 2 503 HUF <sup>2</sup>   |
| <b>Unembossed Start CLEVERcard</b><br>In case of special image design (not applicable)            | annual fee      | 3 011 HUF  | 3 048 HUF  |         |      |                       |                  | 3 994 HUF  |
|   | application fee |  | -          |         |      |                       |                  | 2 503 HUF <sup>2</sup>   |
| <b>Embossed Start CLEVERcard</b><br>In case of standard and special image design (not applicable) | annual fee      | 5 317 HUF  | 5 402 HUF  |         |      |                       | 5 402 HUF        | Promotional fee:<br>5 996 HUF <sup>3</sup><br>Standard fee:<br>6 606 HUF |
|   | application fee |  | -          |         |      |                       |                  | 2 802 HUF <sup>2</sup>   |
| <b>VISA Classic</b>   | annual fee      | 5 581 HUF  | 5 402 HUF  |         |      |                       | 5 402 HUF        | Promotional fee:<br>5 996 HUF <sup>3</sup><br>Standard fee:<br>6 606 HUF |
|   | application fee |  | -          |         |      |                       |                  | 2 802 HUF <sup>2</sup>   |
| <b>VISA Gold</b>  | annual fee      |  | 17 138 HUF |         |      |                       | 17 138 HUF       | 19 919 Ft  |

With Menza Student Account exclusively unembossed Start CLEVERcard is available.

Starting from 17<sup>th</sup> October 2013 the Bank does not accept new Embossed Start CLEVERcard (In case of standard and special image design) applications.

### 1.2.2. MasterCard PayPass Minicard<sup>1</sup>

| Package | Fee Waiver | Activity | Everyday | Dynamic | Base | Menza Student Account | Further Accounts | Fee Waiver 2.0 |
|---------|------------|----------|----------|---------|------|-----------------------|------------------|----------------|
|         |            |          |          |         |      |                       |                  |                |

|  |                 |           |                |           |
|--|-----------------|-----------|----------------|-----------|
| <b>MasterCard<br/>PayPass<br/>Minicard</b> | annual fee      | 2 683 HUF | Not applicable | 2 683 HUF |
|  | application fee | 2 144 HUF | Not applicable | 2 144 HUF |

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

| In case of card applied on or after 12 <sup>th</sup> September 2013 |                 |   |           |         |  |                       |                  |  |
|---|-----------------|---|-----------|---------|--|-----------------------|------------------|--|
| Package   |                 | Fee Waiver and Activity   | Everyday  | Dynamic | Base   | Menza Student Account | Further Accounts | Fee Waiver 2.0   |
| <b>OneCard bankcard</b>   | annual fee      | Promotional fee:<br>5 548 HUF <sup>7</sup><br>Standard fee:<br>5 593HUF | 5 456 HUF |         | Promotional fee:<br>6 361 HUF <sup>3</sup><br>Standard fee:<br>6 972 HUF | 5 456 HUF             |                  | Promotional fee:<br>5 996 HUF <sup>3</sup><br>Standard fee:<br>6 606 HUF |
|   | application fee | -   |           |         |  |                       |                  | 2 802 HUF <sup>2</sup>   |
| In case of card applied before 12 <sup>th</sup> September 2013      |                 |   |           |         |  |                       |                  |  |
| Package   |                 | Fee Waiver and Activity   | Everyday  | Dynamic | Base   | Menza Student Account | Further Accounts | Fee Waiver 2.0   |
| <b>OneCard bankcard</b>   | annual fee      | 5 548 HUF   | 5 456 HUF |         | Promotional fee:<br>6 361 HUF <sup>3</sup><br>Standard fee:<br>6 972 HUF | 5 456 HUF             |                  | Promotional fee:<br>5 996 HUF <sup>3</sup><br>Standard fee:<br>6 606 HUF |
|   | application fee | -   |           |         |  |                       |                  | 2 802 HUF <sup>2</sup>   |

OneCard has *PayPass* function.

Detailed information about the OneCard bankcard related discounts and its validity are available at [www.onecard.hu](http://www.onecard.hu) website.

The Bank reserves the right to change the list of Partners and/or the discount rates.

### 1.2.4. Transaction fees

| Package                     | Fee Waiver     | Activity | Everyday | Dynamic | Base | Menza Student Account | Further Accounts | Fee Waiver 2.0 <sup>1</sup> |
|-----------------------------|----------------|----------|----------|---------|------|-----------------------|------------------|-----------------------------|
| <b>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.

| Package  | Fee Waiver | Activity | Everyday | Dynamic | Base | Menza Student Account | Further Accounts | Fee Waiver 2.0 <sup>1</sup> |
|--|------------|----------|----------|---------|------|-----------------------|------------------|-----------------------------|
| <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</b><br><b>In case of domestic HUF transactions, up to HUF 150,000 in total.</b><br>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><br>In case of domestic HUF transactions.<br>Transactions are selected based on the transaction date in the actual month.                | Unlimited from Raiffeisen ATMs <sup>8</sup>                | -                    | 1 pc                 | -       |                      |                       |   |                             |
| Domestic HUF transactions from Raiffeisen ATM - standard fee <sup>1/4</sup>  | Unlimited from Raiffeisen ATMs free of charge <sup>8</sup> | 555 HUF              |                      |         |                      |                       | 0.6%, min. 250 HUF  |                             |
| Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>   | 696 HUF  | 555 HUF              |                      |         |                      |                       | 1,2%, min. 696 HUF  |                             |
| <b>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><br>In case of domestic HUF transactions.<br>Transactions are selected based on the transaction date in the actual month.  | Unlimited from Raiffeisen ATMs free of charge <sup>8</sup> | 2 pcs free of charge | 3 pcs free of charge | -       | 1 pcs free of charge | -                     | Unlimited from Raiffeisen ATMs: 0.6%, min. 250 HUF <sup>1</sup> |                             |
| Domestic HUF transactions from Raiffeisen ATM – standard fee <sup>1/4</sup>  | Unlimited from Raiffeisen ATMs free of charge <sup>8</sup> | 555 HUF              |                      |         |                      |                       | Unlimited from Raiffeisen ATMs: 0.6%, min. 250 HUF <sup>1</sup> |                             |
| Domestic HUF transactions from other ATM – standard fee <sup>1/4</sup>   | 696 HUF  | 555 HUF              |                      |         |                      |                       | 1,2%, min. 696 HUF  |                             |
| <b>Further transaction fees</b>  |  |                      |                      |         |                      |                       |   |                             |
| <b>Package</b>   | Fee Waiver   | Activity             | Everyday             | Dynamic | Base                 | Menza Student Account | Further Accounts  | Fee Waiver 2.0 <sup>1</sup> |
| ATM  |  |                      |                      |         |                      |                       |   |                             |
| Domestic ATM (non HUF transaction) <sup>1</sup>  | 9,08 EUR   |                      |                      |         |                      |                       |   |                             |
| Abroad ATM <sup>1</sup>  | 9,08 EUR   |                      |                      |         |                      |                       |   |                             |
| In branch with card  |  |                      |                      |         |                      |                       |   |                             |
| Domestic, not Raiffeisen branch (HUF transaction) <sup>1</sup>   | 514 HUF  |                      |                      |         |                      |                       |   |                             |
| Abroad in branch <sup>1</sup>  | 8,55 EUR   |                      |                      |         |                      |                       |   |                             |



|   |        |
|---|--------|
| Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank <sup>1</sup> | 53 HUF |
|---|--------|

## 2. Credit Cards and Versatile CLEVERcard

The Bank is not accepting applications for Versatile CLEVERcard, Standard (Oxigén) and Gold (Oxigén) Credit Card since 10th July 2013. 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.

Detailed information about the OneCard Credit Card related discounts and its validity are available at [www.onecard.hu](http://www.onecard.hu) website. The Bank reserves the right to change the list of Partners and/or the discount rates.

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

|  |   |   |
|--|---|---|
| <b>OneCard Standard Credit Card</b>  | 0 HUF                                   |   |
|  | Entering into contract till 19.07.2015. | Entering into contract from 20.07.2015. |
| <b>OneCard Gold Credit Card</b><br>– includes travel insurance                                       | 8 999 HUF                               | 17 050 HUF                              |
|  | Issued before 01.04.2012                | Issued since 01.04.2012                 |
| <b>Unembossed Versatile CLEVERcard</b> In case of standard and special image design (not applicable) | 5 497 HUF                               |   |
| <b>Embossed Versatile CLEVERcard</b> In case of standard and special image design (not applicable)   | 7 341 HUF                               |   |
| <b>Standard (Oxigén) Credit Card</b> (not applicable)  | 5 686 HUF                               | 4 408 HUF                               |
| <b>Gold (Oxigén) Credit Card</b> – includes travel insurance (not applicable)                        | 15 160 HUF                              | 13 235 HUF                              |

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<sup>4</sup></b>                              | Free of charge  |
| <b>Monthly cycle closing fee</b> (per Card) <sup>1</sup> | 600 HUF   |
| Mobil Banking service monthly fee <sup>1/9</sup>         | 397 HUF / phone number  |
| <b>Cash withdrawal with credit card<sup>10</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>                 | 2,5%, min 991 HUF   |
| Domestic ATM (non HUF transaction) <sup>1</sup>          | 2,5%, min 6,00 EUR  |
| Abroad <sup>1</sup>                                      | 2,5%, min 6,00 EUR  |
| Balance inquiry at Raiffeisen ATM <sup>1</sup>           | 153 HUF   |

#### 2.2.2. Not applicable products

|   |   |
|---|---|
| <b>Purchase<sup>4</sup></b>                                   | Free of charge  |
| <b>Cash withdrawal with Versatile CLEVERcard<sup>10</sup></b> | <p>Maximum 50% of the credit limit can be withdrawn as cash, if the credit limit cash withdrawal option is available with the card.</p> <p>- If cash is withdrawn from bankaccount linked to Versatile Clevercard, than Bank applies fees listed above in part 1.1.4. or 1.2.4</p> <p>- If cash is withdrawn from credit limit of the credit card, than the fee of first 3 transactions is 0 HUF, and all the following transactions:</p> <ul style="list-style-type: none"> <li>- at Raiffeisen ATM in Hungary: 0 HUF</li> <li>- at other domestic ATM: 555 HUF.</li> </ul> <p>Transactions are selected based on the date of accountancy in the actual month.</p> |
| <b>Cash withdrawal with credit card<sup>10</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>         | 1 354 HUF |
| Domestic ATM (non HUF transaction <sup>1</sup> ) | 9,02 EUR  |
| Abroad <sup>1</sup>                              | 9,02 EUR  |
| Balance inquiry at Raiffeisen ATM <sup>1</sup>   | 53 HUF    |

### 2.3. Other credit card account transactions

|  |                        |                 |
|--|------------------------|-----------------|
| <b>Money transfer</b>                                    |                        |                 |
| via Raiffeisen Direkt or DirektNet                       | inbank <sup>1</sup>    | 1,00% + 500 HUF |
|  | interbank <sup>1</sup> | 1,00% + 500 HUF |
| Minimum amount of money transfer                         |                        | 1 000 HUF       |
| <b>Direct debit transaction with OneCard Credit Card</b> |                        | 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.

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.

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   | 100 000 HUF – 5 000 000 HUF                                  |  |
| OneCard Gold Credit Card   | 700 000 HUF – 5 000 000 HUF                                  |  |
| Versatile CLEVERcard (not applicable)  | 100 000 HUF – 750 000 HUF                                    |  |
| Standard (Oxigén) Credit Card (not applicable)                                 | 150 000 HUF – 750 000 HUF                                    |  |
| Gold (Oxigén) Credit Card (not applicable)                                     | 450 000 HUF – 750 000 HUF                                    |  |
| Withdrawal fee of the credit limit   | 0 HUF  |  |
| <b>Interest rate</b>   |  |  |
| Not applicable products <sup>11</sup>  |  |  |
| Versatile CLEVERcard, Standard (Oxigén) Credit Card, Gold (Oxigén) Credit Card | 28,68%   |  |
| OneCard Credit Card purchase interest rate                                     | Contract entered into force before 01.02.2015. <sup>11</sup> | Contract entered into force after 01.02.2015 <sup>12</sup> |
| OneCard Standard Credit Card (credit line 100 000 – 199 000 HUF)               | 26,04%   | MNB base rate + 25,14% spread                              |
| OneCard Standard Credit Card (credit line above 200 000 HUF)                   | 29,88%   | MNB base rate + 28,98% spread                              |
| OneCard Gold Credit Card   | 29,28%   | MNB base rate + 28,38% spread                              |
| OneCard Credit Card cash withdrawal interest rate                              | 34, 20%  | MNB base rate + 33,30% spread                              |
| <b>THM<sup>13</sup></b>  |  |  |
| OneCard Standard Credit Card (credit line 100 000 – 199 000 HUF)               | 34,4%  |  |
| OneCard Standard Credit Card (credit line above 200 000 HUF)                   | 37,0%  |  |
|  | Entering into contract till 19.07.2015.                      | Entering into contract from 20.07.2015.                    |
| OneCard Gold Credit Card   | 37,3%  | 39,4%  |
| Not applicable products  | Issued before 01.04.2012                                     | Issued since 01.04.2012                                    |
| unembossed Versatile CLEVERcard  | 33,6%  |  |

|   |   |  |
|---|---|--|
| embossed Versatile CLEVERcard   | 33,4%   |  |
| Standard (Oxigén) Credit Card   | 35,2%   | 34,6%  |
| Gold (Oxigén) Credit Card   | 38,6%   | 37,8%  |
| <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>            | 4 277 HUF   |  |
| Credit limit overshooting fee <sup>1</sup>  | 4 277 HUF   |  |
| Branch repayment fee in case of OneCard Credit Card <sup>1</sup>                          | 295 HUF   |  |
| Versatile CLEVERcard Limit Fill-up Service fee of successful transactions <sup>1</sup>    | 237 HUF   |  |
|   | 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>     | 295 HUF   | 993 HUF  |
| Minimum amount payment Service for Versatile CLEVERcard and Standard (Oxigen) Credit Card | 0 HUF   |  |
| Minimum amount payment Service for credit cards   | 0 HUF   |  |

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 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>                                      | 608 HUF   |
| Stoplisting (blocking) fee  |   |
| unembossed card <sup>1</sup>  | 1 219 HUF   |
| MasterCard PayPass Minicard <sup>1</sup>  | 1 219 HUF   |
| embossed card, OneCard <sup>1</sup>   | 12 254 HUF  |
| 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 card <sup>1</sup>  | 3 058 HUF   |
| in case of cards with special image design <sup>1/14</sup>  | 2 444 HUF   |
| further cards <sup>1</sup>  | 1 219 HUF   |
| Change of limit (related to value or number of transaction) within maximum daily limit by limit type <sup>1</sup> | 300 HUF   |

|   |   |
|---|---|
| Extra change of limit – Valid for one day, above the maximum daily cash withdrawal limit or above the maximum number of purchase or cash withdrawal transactions per day. <sup>1</sup><br><br>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 | 2 444 HUF   |
| Change of PIN code <sup>1/15</sup>  | First change is free of charge, after that HUF 53 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 608 per replacement |
| Emergency services  |   |
| Emergency card replacement by courier service to abroad <sup>1</sup>  | 12 254 HUF  |
| Emergency cash withdrawal abroad in bank branch by SWIFT (max. 2 500 USD) <sup>1</sup>  | 6 123 HUF   |
| Card delivered to the branch of the Bank <sup>1/16</sup>  | 2 444 HUF   |
| Validity of card, OneCard, MasterCard PayPass Minicard  | 3 years   |

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                                  | 150 000 HUF                  | 500 000 HUF       |
| CLEVERcard                                 | 150 000 HUF                  | 300 000 HUF       |
| further debit cards                        | 150 000 HUF                  | 300 000 HUF       |
| OneCard bankcard                           | 150 000 HUF                  | 300 000 HUF       |
| Credit cards                               | 300 000 HUF                  |                   |
| Maximum number of cash withdrawals per day | 5                            |                   |
| Daily limit for purchases                  | Default                      | Maximum           |
| Start CLEVERcard                           | 100 000 HUF                  | available balance |
| other debit cards                          | 100 000 HUF                  | available balance |
| OneCard bankcard                           | 100 000 HUF                  | available balance |
| MasterCard PayPass Minicard                | 50 000 HUF                   | 50 000 HUF        |
| Credit cards                               | Up to available credit limit |                   |
| Maximum number of purchases per day        | 15                           |                   |

Customer can apply for individual daily limit setup 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.

#### 5. Insurances

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

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

The validity of the insurance is the same as the validity of the card or the MasterCard PayPass Minicard. 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 or the MasterCard PayPass

Minicard. 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 (Oxigén) Credit Cards.

### Credit Shield

|                                      |  |
|--------------------------------------|--|
| 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

### Credit Card Payment Protection Insurance (Cardif) Spring 2017 promotion

For the period from 1 April 2017 to 30 June 2017, Raiffeisen Bank Zrt. announces a promotion, under which for all customers holding a OneCard Standard or OneCard Gold Credit Card who request Cardif Payment Protection Insurance—subject to the relevant Retail List of Conditions—to cover their newly requested or already existing OneCard Standard or OneCard Gold Credit Cards, the Bank shall credit the first 2 months' insurance fee of the Cardif Payment Protection Insurance to the customers' accounts. Only such principal cardholders are eligible to participate in the promotion who have Cardif Payment Protection Insurance at the time of crediting of the insurance fee, but did not have such insurance over the 12 months preceding their application, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Cardif Payment Protection Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same credit card account as was debited by the Bank earlier with the insurance fee amounts.

### Credit Card Payment Protection Insurance (Cardif) winter 2017 promotion

For the period from 1 January 2017 to 31 March 2017, Raiffeisen Bank Zrt. announces a promotion, under which for all customers holding a Credit Card who request Cardif Payment Protection Insurance—subject to the relevant Retail List of Conditions—to cover their newly requested or already existing Credit Cards, the Bank shall credit the first 2 months' insurance fee of the Cardif Payment Protection Insurance to the customers' accounts. Only such principal cardholders are eligible to participate in the promotion who have Cardif Payment Protection Insurance at the time of crediting of the insurance fee, but did not have such insurance over the 12 months preceding their application, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Cardif Payment Protection Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same credit card account as was debited by the Bank earlier with the insurance fee amounts.

### Credit Card Promotion, starting 3rd October 2016.

Raiffeisen Bank Zrt. announce a promotion for new OneCard Standard/OneCard Gold Credit Cards applied in its branch network after 3rd October 2016.

Only those customers can participate in the promotion, who did not have a credit card or Versatile Clevercard at the Bank 6 months prior to the current application and are not Premium Banking customers or FWR Private Banking customers of Raiffeisen Bank Zrt. The promotion is valid only for OneCard Credit Card main card, but not for supplementary cards additionally applied to existing OneCard Standard/OneCard Gold main credit cards. Application date is the date when the document OneCard Credit Card Application Form and Offer for Contract is signed by the customer. For the applications submitted during the promotional period, the Bank pays 10 000 HUF cash back on the credit card account if the following pre-conditions are met:

- Applied and approved credit limit is equal or higher 300 000 HUF,
- Mobil Banking service is set up related to the credit card,
- Customer allows the Bank to send marketing proposals on all channels,
- 100 000 HUF or higher amount of transactions (purchase or cash withdrawal with card, or direct debit on or transfer from credit card account) are debited on the credit card account 60 days after the credit card contract come into existence. The Bank is not considering those purchase amounts that were revoked by the customer, by the merchant or by the Bank.

The cash back will be credited after the 60 days period on the 25th day of the upcoming month, if the pre-conditions are met and the main cardholder has no overdue debt to the Bank over in excess of 5 000 HUF and 30 days on the day of credit.

In case the credit card contract is terminated within 12 months from the date on which the contract came into existence either at the request of the customer or on the Bank's own initiation, than the Bank is entitled to debit main cardholder's account with the 10 000 HUF amount credited in the promotion.

The promotion starts on 3rd October 2016 and lasts until 31st December 2016.

**Credit Card Promotion, starting 1st June 2016.**

Raiffeisen Bank Zrt. announce a promotion for new OneCard Standard/OneCard Gold Credit Cards applied with the assistance of its agent network (Benks Kft., CODEC Kft.) after 1st June 2016.

Only those customers can participate in the promotion, who did not have a credit card or Versatile Clevercard at the Bank 6 months prior to the current application. The promotion is valid only for main card, but not for supplementary cards additionally applied to existing OneCard Standard/OneCard Gold main credit cards. Application date is the date when the document OneCard Credit Card Application Form and Offer for Contract is signed by the customer. For the applications submitted during the promotional period, the Bank pays 10 000 HUF cash back on the credit card account if the following pre-conditions are met:

- Applied and approved credit limit is equal or higher 300 000 HUF,
- Mobil Banking service is set up related to the credit card,
- Customer allows the Bank to send marketing proposals on all channels,
- 100 000 HUF or higher amount of transactions (purchase or cash withdrawal with card, or direct debit on or transfer from credit card account) are debited on the credit card account 60 days after the credit card contract come into existence. The Bank is not considering those purchase amounts that were revoked by the customer, by the merchant or by the Bank.

The cash back will be credited after the 60 days period on the 25th day of the upcoming month, if the pre-conditions are met and the main cardholder has no overdue debt to the Bank over in excess of 5 000 HUF and 30 days on the day of credit.

In case the credit card contract is terminated within 12 months from the date on which the contract came into existence either at the request of the customer or on the Bank's own initiation, than the Bank is entitled to debit main cardholder's account with the 10 000 HUF amount credited on the promotion.

The promotion starts on 1st June 2016 and lasts until withdrawal, but not later than 31st December 2016.

## 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.

## 2. Attachment

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

<https://onecard.raiffeisen.hu/penzvisszateritesi-szabalyzat> (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> The promotion shall apply to the fees of the transactions booked on the date of 30 June 2017 at the latest.

<sup>6</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>7</sup> This promotion is valid till 30th June 2017. The promotional fee is valid for annual fees charged during the promotional period.

<sup>8</sup> Free of charge cash withdrawals apply only to transactions from Raiffeisen ATMs.

<sup>9</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>10</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>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, in case of Versatile CLEVERcard on the 0 HUF monthly fee Basic Account, and effective laws, and its measure is subject to change upon any change in such conditions. The value of the THM index does not represent the interest rate risk of the loan. The calculation of the THM (total credit charge ratio) applies to HUF 375 000 credit limit, for Gold (Oxigen) Credit Card applies to the minimum 450 000 HUF, for OneCard Gold Credit Card applies to the minimum 700 000 HUF credit limit, for OneCard Standard Credit Card with credit line below 200 000 HUF to the maximum 199 000 HUF and 1 year term. Based on the effective laws for the calculation the Bank applied the purchase interest rate, the annual card fees and the monthly cycle closing fee in case of OneCard Standard and OneCard Gold Credit Cards, and the difference between the annual card fees of Start and Versatile Clever Cards in case of Clever Cards. 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

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<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> In case of MasterCard *PayPass* Minicard there is no possibility to change the PIN. New code can be requested as a PIN replacement as stated in point 3 of this condition list.

<sup>16</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.