

# III. Cash and Cheque Transactions

## List of Conditions

Effective: As from 1<sup>st</sup> April 2020 until withdrawal

|      |   |   |
|------|---|---|
| III. | CASH AND CHEQUE TRANSACTIONS.....                           | 1 |
|      | LIST OF CONDITIONS.....                                     | 1 |
| 1.   | CASH DEPOSIT TO ACCOUNT.....                                | 1 |
| 2.   | CASH WITHDRAWAL FROM ACCOUNT.....                           | 1 |
| 3.   | FOREIGN CURRENCY EXCHANGE WITHOUT ACCOUNT TRANSACTION ..... | 3 |
| 4.   | DENOMINATION EXCHANGE OF BANKNOTES AND COINS.....           | 3 |

The amendments are marked by *italicized* text in the List of conditions.

The amendments in the List of Conditions from 1st of April:

The fees marked by *N.o. 1 superscript* are increased by 3.4%, which was the scale of the Consumer Price Index in 2019.

### 1. Cash deposit in Hungary [Cash deposit to account]

|                                    | fee/commission | exchange rate         | Debit of fee/commission                     |
|------------------------------------|----------------|-----------------------|---|
| <b>HUF deposits (in banknotes)</b> |                |                       |   |
| HUF to HUF account                 | free of charge |                       |   |
| HUF to FCY account                 | 0,50%          | FX selling rate       | day of order<br>at the time of cash deposit |
| <b>FCY deposits (in banknotes)</b> |                |                       |   |
| FCY to HUF account                 | 0,50%          | FCY buying rate       | day of order<br>at the time of cash deposit |
| FCY to FCY account                 |                |                       |   |
| kept in the same currency          | free of charge |                       |   |
| Kept in a different currency       | 0,50%          | FCY buying/FX selling | day of order<br>at the time of cash deposit |

Coin deposit will only be accepted in HUF. HUF coin deposit is accepted to HUF and FCY account as well.

|   | fee/commission   | Debit of fee/commission   |
|---|--|---------------------------|
| <b>Coin deposit</b> (to the same account on the same day and the same branch) | Maximum 50 coins in HUF: free of charge<br>More than 50 coins in HUF: 1% of the total amount | day of order<br>posterior |
|   | Free of charge in case of Basic Account  |                           |

In case of cash deposit with conversion the commission will be charged based on the credited amount on the account.

### 2. Cash withdrawal in Hungary [Cash withdrawal from account]

In accordance with **Government Decree 262/2016 (VIII.31.) on Access to Basic Account and the Features of and Charges Payable for the Keeping of Basic Accounts**, 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 Raiffeisen CLEVERcard, Bank-, and Credit Card List of 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 List of Conditions from time to time in effect.

**In accordance with Art. 36/A and Art. 36/D of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, for those customers under guardianship who have made a declaration at Raiffeisen Bank (or for their guardians as applicable)** and who are not allowed to have bankcards at the Bank (including Versatile CLEVERcard), the Bank provides an opportunity for two free HUF cash withdrawals at the cash desks of the Bank, up to HUF 150,000 in total, or subject to the limit specified in the resolution of the guardianship authority assigning the guardian. The opportunity for free cash withdrawal is linked to the bank account in respect of which the declaration was made, and the Customer who is under guardianship in accordance with the Bank's records and his/her guardian are entitled to use it jointly.

If the sum of the first two HUF cash withdrawals at cash desk in the actual calendar month is higher than HUF 150,000, Bank applies fees stated in this actual List of Conditions applicable to HUF payments (in banknotes and coins) for the amount which exceeds HUF 150,000.

If subsequently the Customer who is entitled to free cash withdrawal or his/her guardian is allowed to and does apply for a bankcard, and the bankcard is activated, from then on the opportunity for free cash withdrawal can be used from automated teller machines (ATM) installed in Hungary.

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

From the date of 1st July 2017 until withdrawal, but at last until 31st March 2020, the Bank shall under a promotion ensure for all customers under guardianship, or for their guardians, two free cash withdrawals at cash desks linked to the account, subject to the limit specified in the resolution of the guardianship authority assigning the guardian. If customer does not make a declaration, the Bank provides the discount on the smallest numbered account.

|   | fee/commission   | exchange rate    | Debit of fee/commission<br>debit                  |
|---|--|------------------|---|
| <b>HUF payments (in banknotes and coins)</b>  |  |                  |   |
| HUF from HUF account <sup>1</sup><br>in case of FeeWaiver Plus and Feewinner<br>account   | 0,65%, min. HUF 1097,<br>max. HUF 16,621 +<br>0,6%   |                  | day of order<br>posterior                         |
| HUF from HUF account <sup>1</sup><br>in case of Activity 3.0, FeeWaiver 2.0,<br>Activity 2.0, Everyday 2.0 and Base 2.0<br>accounts | 0,65%, min. HUF 1198,<br>max. HUF 21,791 +<br>0,6%   |                  | day of order<br>posterior                         |
| in case of Basic Account <sup>1</sup>   | Free of charge max. 1<br>pc up to HUF 50,000,<br>after that:<br>0,65%, min. HUF 1198,<br>max. HUF 21,791 +<br>0,6% |                  | day of order<br>posterior                         |
| HUF from HUF account <sup>1</sup><br>in case of further accounts  | 0,43%, min. HUF 586,<br>max. HUF 14,703 +<br>0,6%, max. HUF<br>420,000   |                  | day of order<br>posterior                         |
| HUF from FCY account  | 0,50% + 0,6%, max.<br>HUF 420,000  | FX buying rate   | day of order<br>at the time of cash<br>withdrawal |
| <b>FCY payments (in banknotes)</b>  |  |                  |   |
| FCY from HUF account  | 0,50% + 0,6%, max.<br>HUF 420,000  | FCY selling rate | day of order<br>at the time of cash<br>withdrawal |
| FCY from FCY account  |  |                  |   |

<sup>1</sup> Indexation of charges and fees: The Bank links the calculation of the charges and fees indicated in the present List of Conditions to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April.. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR to the nearest two decimal points, according to the general rules of rounding off. The Bank reserves the right not to apply indexation of charges and fees on one or more occasions regarding specific group of Clients or certain types of services.

|                                |                                   |                               |   |
|--------------------------------|-----------------------------------|-------------------------------|---|
| kept in the same currency      | 0,50% + 0,6%, max.<br>HUF 420,000 |                               | day of order<br>at the time of cash<br>withdrawal |
| kept in the different currency | 0,50% + 0,6%, max.<br>HUF 420,000 | FX buying/FCY<br>selling rate | day of order<br>at the time of cash<br>withdrawal |

The maximum HUF 420,000 refers to the 0.6% added to the given fee.

Coin can be withdrawn only in HUF.

In case of cash withdrawal with conversion the commission will be charged based on the debited amount on the account.

Ad hoc authorisation given to third parties in respect of cash withdrawal shall be accepted only up to the amount of max. HUF 500,000 (or an equivalent thereof in a foreign currency).

#### Cash withdrawal in HUF

Natural persons should give notice to the Bank at the branch of the withdrawal or by Raiffeisen Direkt of cash withdrawals reaching or exceeding the amount of HUF 500,000 by 2 p.m. on the banking day preceding the transaction. The revocation is not possible. After the ordered and not received cash the Bank charges 0,25% fee.

#### Cash withdrawal in foreign currencies:

Natural persons should give notice to the Bank at the branch on the withdrawal or by Raiffeisen Direkt of foreign currency cash withdrawals reaching or exceeding the equivalent of HUF 500,000 by 11 a.m. on the second banking day preceding the transaction. The revocation is not possible. After the ordered and not received cash the Bank charges 0,25% fee.

### **3. Foreign currency exchange without account transaction**

| <b>Foreign currency exchange</b> | fee/commission | exchange rate   |
|----------------------------------|----------------|-----------------|
| Buying (only for HUF)            | free of charge | FCY buying rate |
| Selling                          |                | Not possible    |

### **4. Denomination exchange of banknotes and coins**

|  | fee/commission   | Debit of fee/commission |
|--|--|-------------------------|
| Exchange of HUF coins/banknotes (per day, per denomination) <sup>1</sup> | Maximum 50 coins/banknotes: free of charge<br>More than 50 coins/banknotes: 2% of the face value of the banknotes and coins to be paid over 50 to the customer | day of order            |