II.A. HUF and foreign currency time deposits List of Conditions

Announced on 14th of September 2026

Valid: from 15th of September 2026

(certain provisions come into effect on the dates specified below)

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The amendments are marked by yellow emphasis in the List of conditions.

- Introduction of the Raiffeisen „ExtraMoney" promotional deposit product

100 000 EURÓIG
OBA
BIZTOSÍTOTT BANKBETÉT

Raiffeisen Bank Zrt.

Postal address: Budapest 1700, www.raiffeisen.hu I Raiffeisen Bank Zrt., 1133 Budapest, Váci út 116-118.
Municipal Court as Court of Registration, Company Registration Number: 01-10-041042
Phone: **+36 80 488 588**, E-mail: **info@raiffeisen.hu**

Raiffeisen Bank

1. HUF time deposits

The list of deposit offers available in the frame of Raiffeisen Long-Term (Permanent) Investment Savings Account are contained in the present List of Conditions and in the List of Conditions of Raiffeisen Long-Term (Permanent) Investment Savings Account.

Annual interest rates applicable in case of early withdrawal of the time deposit	0,00%

1.1. Raiffeisen "ExtraMoney" Promotional Term Deposit

The Raiffeisen ExtraMoney Term Deposit (hereinafter referred to as the deposit or Raiffeisen ExtraMoney Term Deposit in this section) is exclusively **intended for placing savings of individual Retail, Premium Banking, and Private Banking clients** who hold a forint payment account with the Bank.

In addition to the provisions set out in section 1.1, the other relevant provisions of this Terms and Conditions List (in particular: 3. General Conditions for Term Deposits) shall also apply accordingly.

Type of deposit: one-time term deposit

Term: 3 months

Promotional annual interest rate and APR: up to 7.00%

The promotional annual interest rate is calculated based on the base deposit interest rate and interest premium:
- Base deposit (annual) interest rate and APR: 0.01%
- Deposit (annual) interest premium and APR: 7.00%

Promotion period:
Term deposit orders can be placed **from 15 September 2026 until withdrawal, but no later than 10 December 2026**, exclusively via the myRaiffeisen mobile application.
During the above period, one client may place multiple term deposit orders simultaneously (per bank customer ID), but the total amount eligible for the deposit interest premium (even with multiple term deposits) is limited to HUF 10,000,000.

The deposit interest premium applies to newly placed funds totaling at least HUF 100,000 and up to HUF 10,000,000 in the ExtraMoney Term Deposit after 12 August 2026, subject to the simultaneous fulfillment of all conditions set out in this Terms and Conditions List.

All term deposits are placed at the base deposit interest rate. The exact promotional annual interest rate is calculated during the term, depending on the portion of the total amount of the deposit that meets the interest premium conditions.

The Bank calculates a single promotional annual interest rate for the entire term deposit using the following formula:

T = total deposit amount
U = newly placed amount
N = non-newly placed amount
interest premium (rNew) = 7.00% = 0.07
base deposit interest rate (rBase) = 0.01% = 0.0001

The single promotional gross annual interest rate for the entire deposit (rAverage):

$$rAverage = \frac{U \times rNew + N \times rBase}{T}$$

The Bank determines the promotional interest rate up to two decimal places (without rounding). According to the conditions defined here, depending on the newly placed amount in the fixed deposit, the promotional interest rate may range between 0.01% and 7.00%. The established promotional annual interest rate applies retroactively to the entire term deposit amount as of the deposit date. The promotional annual interest rate set by the Bank can be viewed in the myRaiffeisen mobile application under the term deposit information, no later than the 15th calendar day following the deposit.

The newly placed amount is determined by comparing the aggregate daily closing balances of the client's savings as of 12 August 2026 (linked to the client's bank customer ID) at the Bank.

I) Determination of the aggregate daily closing balance of savings on 12 August 2026 and throughout the promotional period takes into account the following (calculated in forints):

a) Balances of forint and foreign currency bank accounts held at Raiffeisen Bank (excluding available overdraft limits) b) Amounts of forint and foreign currency fixed deposits, balances of Savings Accounts (Reflex) at Raiffeisen Bank

c) Balances of savings-purpose accounts at Raiffeisen Bank (e.g., Long-term Investment Accounts, OBA accounts, etc.) d) Available aggregate closing balances of securities accounts and client accounts (cash accounts) held at Raiffeisen Bank. (For securities, the Bank always considers the closing price on 12 August 2026, except if the security was issued after that date—e.g., a new type of government bond—in which case the Bank uses the closing price on the deposit date.)

II) Newly placed amount is defined as:

The difference between the aggregate daily closing balance of savings recorded at the Bank on 12 August 2026 and on the deposit date, which arises from:

a) Transfers from any payment/savings account outside the Bank, or
b) Transfers from a company/organization within the Bank (from legal entities, organizations without legal personality, or individual entrepreneurs with business accounts), or
c) Cash deposits at Raiffeisen Bank branches to any payment/savings account, or
d) Cash deposits via ATMs, or
e) Salary or salary-type credits/payments paid by the Bank.

III) Not considered newly placed amount:

From 13 August 2026, credits to the client's account resulting from:

a) Internal transfers between private individual clients' accounts within the Bank and transfers between the client's own accounts, including transfers from securities accounts,
b) Any type of loan disbursed by Raiffeisen Bank,
c) Refunds from card transactions (reversed card transactions),
d) Credits related to banking services by Raiffeisen Bank (e.g., promotional amounts, deposit interests),
e) Overdraft limits (bank account overdraft), credit card limits,
f) Positive balances on credit card accounts.

For determining the daily closing balances of aggregated savings held in foreign currencies, **the Bank always converts amounts to forints using the following exchange rates:**

CURRENCY	DESCRIPTION	UNIT	EXCHANGE RATE
AUD	Australian Dollar	1	222.94
CAD	Canadian Dollar	1	226.3
CHF	Swiss Franc	1	388.17
CZK	Czech Koruna	1	15.01
DKK	Danish Krone	1	48.65
EUR	Euro	1	363.68
GBP	British Pound	1	425.71
JPY	Japanese Yen	100	197.87
NOK	Norwegian Krone	1	33.29
PLN	Polish Zloty	1	84.51
RON	New Romanian Leu	1	69.44
RUB	Russian Ruble	1	3.8
SEK	Swedish Krona	1	33.05
TRY	Turkish Lira	1	6.61
USD	US Dollar	1	315.06
SGD	Singapore Dollar	1	246,86

Additional provisions for determining savings balances:

The Bank's records and calculations are authoritative for determining savings balances. When determining aggregate daily closing balances and the newly placed amount (both on the deposit date and on 12 August 2026), the Bank uses end-of-day closing balances. This means the deposit interest premium applies only to the amount considered newly placed at the end of the deposit order day, even if a higher amount was eligible earlier that day. If the deposit order date and fulfillment date differ, and sufficient funds are available on the fulfillment date, the Bank will execute the order considering the closing balance on the fulfillment date.

The account holder/authorized representative acknowledges that if the deposit order date and fulfillment date differ, the Bank will only execute the order if the conditions valid on the order date match those on the fulfillment date and sufficient funds are available at fulfillment. The Bank will not execute orders lacking coverage and will not notify the accountholder of failed orders.

Miscellaneous provisions:
The account holder/authorized representative acknowledges that early withdrawal of the term deposit (deposit break) results in no interest payment by the Bank. Partial withdrawals are not permitted.

Interest rate and APR paid upon deposit break: 0.00%

After maturity, the principal and promotional interest are credited to the client's forint payment account linked to the term deposit. The deposit does not renew automatically. The date of principal return and interest credit is the maturity date or the next banking day if the maturity date is not a banking day. Interest rates quoted are gross amounts subject to applicable taxes (personal income tax and social contribution tax), which the Bank deducts from the credited promotional interest. The Bank reserves the right to modify interest rates. During the term, the interest rate (other than the calculated promotional annual interest) does not change.
The APR equals the annual interest rate.

Raiffeisen Bank

1.2 Terms and interest rates - non promotional term deposits

	1 month	3 months*	6 months*	12 months*
Interest tiers	Annual rate /EBKM	Annual rate /EBKM	Annual rate /EBKM	Annual rate /EBKM
HUF 100 000 – 499 999	0.01%	0.01%	0.01%	0.01%
HUF 500 000 – 1 199 999	0.01%	0.01%	0.01%	0.01%
HUF 1 200 000 – 2 399 999	0.01%	0.01%	0.01%	0.01%
HUF 2 400 000 – 4 999 999	0.01%	0.01%	0.01%	0.01%
HUF 5 000 000 –	0.01%	0.01%	0.01%	0.01%

*Non-promotional 3, 6, and 12-month term deposits will not be available in the myRaiffeisen mobile application from 15 September 2026 until further notice.

EBKM equals to annual rate.
Bank asserts the right of changing the interest rates. During the term of time deposits the interest rates are fixed.

The 2, 4 and 9 month tenor time deposits are not available any more. In case of earlier opened automatically renewing 2, 4 and 9 month time deposits after the actual interest period the interest rates will be set according to the 1 month tenor time deposit's annual rates mentioned in point 1.1. of the actual List of Conditions, the terms – 2, 4 and 9 months – do not change.

Smallest amount acceptable as time deposit	HUF 100 000

2. Foreign currency time deposits

2.1. Terms and interest rates - non promotional term deposits

From 25 October 2016 new EUR non promotional term deposit order is not accepted by the Bank.

In case of automatically renewing EUR term deposits the interest rates will be paid according to the table below.

Foreign currency: EUR	**1 month**	**3 months**	**6 months**	**12 months**
Interest tiers	Annual rate / EBKM	Annual rate / EBKM	Annual rate / EBKM	Annual rate / EBKM
EUR 1 000 -	0.01%	0.01%	0.01%	0.01%

Foreign currency: USD	**1 month**	**3 months**	**6 months**	**12 months**
Interest tiers	Annual rate / EBKM	Annual rate / EBKM	Annual rate / EBKM	Annual rate / EBKM
USD 1 000 -	0.01%	0.01%	0.01%	0.01%

Foreign currency: GBP	**1 month**	**3 months**	**6 months**	**12 months**
Interest tiers	Annual rate / EBKM	Annual rate / EBKM	Annual rate / EBKM	Annual rate / EBKM
GBP 700 –	0.01%	0.01%	0.01%	0.01%

EBKM equals to annual rate.
Bank asserts the right of changing the interest rates. During the term of time deposits the interest rates are fixed.

Time deposits can be required in the following currencies	USD, GBP
Smallest amount acceptable as time deposit	USD 1 000 GBP 700
In case of early withdrawal of time deposit, the Bank shall pay the following annual interest rates	0%

3. General conditions of time deposits

Time deposit opening instructions given in branches or via Raiffeisen Direkt will be processed on the same day in case the instruction is received until 4 p.m. In case the time deposit opening instruction is initiated via Raiffeisen DirektNet on a business day after the actual bank closure, or during the weekend/holidays it will be processed the next business day. The DirektNet always informs you about the instructions' value date during its completion.
Deposit orders placed via myRaiffeisen mobile app by 18:00 are booked on the same day.

In case of foreign currencies only single maturity term deposits can be opened via Raiffeisen DirektNet.

During the term of time deposits the interest rates are fixed.

The non promotional EBKM value is valid for automatically renewing non-capitalized time deposits.

*Bank at its own discretion may set out different conditions from the normal interest rates from the amount of HUF 2 million (in case of deposits in foreign currencies the balance is calculated with the actual foreign currency/HUF midrate) in favor of the client taking into consideration the existing business relation between the client and Bank .

4. The measure of the Standardized Deposit Interest Ratio ("EBKM") figure as specified in the actual Government Decree

The values of Standardized Deposit Interest Ratio (the EBKM) were calculated for single maturity time deposits and for the initial or the actual period of automatically renewing time deposits.

Calculation of EBKM if the remaining days until the maturity of the term deposit is less than 365 days:

$$\text{Disposed term deposit} = \sum_{i=1}^{n} \frac{(k+bv)i}{1+r \times (t_i/365)}$$

Calculation of EBKM if the remaining days until the maturity of the term deposit is at least 365 days:

$$\text{Disposed term deposit} = \sum_{i=1}^{n} \frac{(k+bv)i}{(1+r)^{(t_i/365)}}$$

where n: number of interest payments
r: the value of EBKM
ti: the number of remaining days from the day of the deposit allocation until the i^{th} payment
(k+bv)i: the sum of the paid interest and the repayment of deposit amount paid on the i^{th} payment