

X. Safe service

List of Conditions

Effective: As from 27th January 2020 until withdrawal

The changes are marked *in italics* in the list of terms and conditions.

Changes effective as of XX January 2020:

Announcement of pricing concerning safe deposit box rental agreements and safe custody service (provided under a separate agreement) concluded after the date of 3 December 2019.

The service can be used only and exclusively:

- at the Akadémia utca Branch (Budapest, V. ker. Akadémia u. 6.), until the branch is closed, and
- at the branch operating at Budapest, XIII. ker. Váci út 116-118., after the opening of the branch, during opening hours.

After the date of 03/12/2019, no new agreement can be concluded for safe deposit box service at the Akadémia utca Branch.

Until 29th February 2016 the title of the present List of Conditions was X. Other services.

1. Safe service (the "Safe Deposit Box Service")

After the branch is opened, the service can be used only and exclusively at the branch at Budapest, XIII. ker. Váci út 116-118., during opening hours.

1.1. Fees concerning safe deposit box rental agreements concluded after the date of 3 December 2019¹:

Rental fees, depending on safe deposit box size and insurance limit^{2,3}:			
Type of safe deposit box	Type "A"	Type "B"	Type "C"
	Depth: 355 mm Width: 250 mm	Depth: 355 mm Width: 250 mm	Depth: 355 mm Width: 250 mm
	Height: 43 mm	Height: 93 mm	Height: 193 mm
	Capacity: 5.3 litres	Capacity: 10.8 litres	Capacity: 21.7 litres
Basic insurance value for all safe deposit box types: HUF 2 million	HUF 7,000/month gross	HUF 8,500/month gross	HUF 10,000/month gross
<i>In accordance with customer demands, above the insurance limit of HUF 2 million a rental fee increased by HUF 500/month per each additional HUF million has to be paid. Insurance limit is capped at HUF 50 million.</i>			
<i>As a precondition for the safe deposit box service the Lessee is required to have an active bank account at Raiffeisen Bank, and such bank account should continue to exist during the life of the safe deposit box rental agreement.</i>			

Miscellaneous fees²

Key deposit ⁴	HUF 49,149
Safe deposit box forced opening fee ⁵	HUF 49,149
Magnetic card fee	2 cards are free of charge, the 3rd and any additional card HUF 1,500/card

¹ The fees are including 21.26% VAT.

² 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.

³ Rental fee is payable for 6-month periods, in advance. Rental fee for the first 6 months is payable upon the conclusion of the safe deposit box rental agreement, and the rental fee concerning the next 6 months shall be due for payment on the 25th day of the last month of the last 6-month period for which fee has been settled. The amount of rental fees shall be debited automatically to the Lessee's Bank Account. In the event of the termination of the agreement, the time-proportional part of the prepaid rental fee shall be repaid to the Lessee.

⁴ The amount is set aside in the customer's current account on the effectiveness date of the agreement.

⁵ The fee is deducted from the Bank Account identified in the agreement on the 25th day of the relevant month.

Magnetic card replacement fee	HUF 1,500/card
Safe deposit box usage and manipulation room usage fee ^{5, 6}	free of charge 4 times a month, for 15 minutes at maximum per occasion; any additional occasion HUF 1,500, any further started 15-minute period HUF 1,500
Authorised representatives premium ⁷	HUF 2,000/month/person
Late payment fee ⁸	same as the rental monthly fee

Safe custody service provided under a separate agreement^{9, 10}

Monthly fee	<p>Free of charge The service can be used free of charge until the 60th day following the opening of the new branch at 1133 Budapest, Váci út 116-118. at the latest. After such period of free usage the fee of the custody service shall be HUF 15,000/month</p>
Access by the customer during the period of the Agreement	<p>During the life of the Agreement, only and exclusively such customers shall have right of access</p> <ul style="list-style-type: none"> who meet the eligibility criteria for the Premium Banking service as per the List of Terms & Conditions for Premium Banking Customers, and who are employees of Raiffeisen Bank.¹¹ <p>Access is free of charge once during the life of the Agreement, for each additional access HUF 2,500 is charged.</p>
Limit of Raiffeisen Bank Zrt.'s liability (basic insurance value for the above service)	HUF 2 million

1.2. Fees in case of contracts for Safe-type A, B, C, D after the 2nd of April 2013, and in case of contracts for Safe-type E, F, G after the 1st of March 2016¹
Rental fees based upon size and value-limit²

	Safe-type A	Safe-type B	Safe-type C	Safe-type D
		width: 260 mm , depth: 420 mm		
Ins Insurance value-limit of the Bank's liability	height: 110 mm	height: 190 mm	height: 210 mm	height: 230 mm
HUF 10,000,000	HUF 4,287/month	HUF 5,358/month	HUF 5,572/month	HUF 5,894/month

	Safe-type E	Safe-type F	Safe-type G
		width: 580 mm , depth: 420 mm	
Ins Insurance value-limit of the Bank's liability	height: 430 mm	height: 470 mm	height: 530 mm
HUF 10,000,000	HUF 16,107/month	HUF 18,791/month	HUF 21,476/month

The rental fees are adjusted with HUF 368 per million when the value-limit is above HUF 10,000,000.

If a partner is authorized to the safe, the Bank adds HUF 579 to the monthly rental fee.

The rental fee is payable up-front, quarterly, half-yearly or annually. If the rental fee is paid annually, the rental fee is discounted with 1 month rental fee.

Other fees

key deposit ¹	HUF 33,221
breaking-open of safe ^{1, 2}	HUF 27,862
new key ^{1, 2}	HUF 5,358
Due to late payment a surcharge of a monthly rental fee is calculated ^{1, 2} .	

The interest rate of key deposit account is equivalent with the interest rate specified in point 2 (Interest rates HUF bank accounts) of effective Bank Account, electronic services Retail List of Conditions.

⁶ Settlement period lasts from the 15th day of the month preceding the month of debiting until the 14th day of the month of debiting.

⁷ Maximum 5 persons can be named as authorised representatives per safe deposit box rental agreement.

⁸ If the Lessee is in default for 30 days or longer regarding the payment of rental fee, then in addition to the rental fee arrears he/she shall also pay the Bank an extra charge for the late payment.

⁹ The service is available only to customers who had a safe deposit box rental agreement with Raiffeisen Bank Zrt. in effect before 2 December 2019.

¹⁰ The service can be used in accordance with the provisions of the relevant agreement.

¹¹ An employee or executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries controlled by the Bank's shareholder, or of any of the foreign enterprises controlled by the Bank's shareholder or of subsidiaries of these.

1.3. Fees in case of contracts between the 1st of January 2009 and 1st of April 2013
Rental fees based upon size and value-limit

	Safe-type A	Safe-type B	Safe-type C	Safe-type D
		width: 260 mm , depth: 420 mm		
Insurance value-limit of the Bank's liability	height: 110 mm	height: 190 mm	height: 210 mm	height: 230 mm
HUF 10,000,000	HUF 3,257/month	HUF 4,514/month	HUF 4,764/month	HUF 5,765/month

The rental fees are adjusted with HUF 316 per million when the value-limit is above HUF 10,000,000.

In case of the safe size is not according to the above sizes, the rental fee will be custom-tailored and stated in the contract.

If a partner is authorized to the safe, the Bank adds HUF 527 to the monthly rental fee.

Other fees

key deposit	Error! Bookmark not defined.	HUF 32,598
breaking-open of safe	Error! Bookmark not defined. Error! Bookmark not defined.	
	HUF 27,587	
new key	Error! Bookmark not defined. Error! Bookmark not defined.	HUF 5,012
Due to late payment a surcharge of a monthly rental fee is calculated.	Error! Bookmark not defined. Error! Bookmark not defined.	

The interest rate of key deposit account is equalent with the interest rate specified in point 2 (Interest rates HUF bank accounts) of effective Bank Account, electronic services Retail List of Conditions.

1.4. Fees in case of contracts before the 1st of January 2009¹
Rental fees based upon size and value-limit²

	Safe-type A	Safe-type B	Safe-type C	Safe-type D
		width: 260 mm , depth: 420 mm		
Insurance value-limit of the Bank's liability	height: 110 mm	height: 190 mm	height: 210 mm	height: 230 mm
HUF 0 – 1,000,000	HUF 2,503/month	HUF 3,760/month	HUF 4,009/month	HUF 5,012/month
HUF 1,000,001 – 2,000,000	HUF 2,753/month	HUF 4,009/month	HUF 4,259/month	HUF 5,267/month
HUF 2,000,001 – 5,000,000	HUF 3,257/month	HUF 4,514/month	HUF 4,764/month	HUF 5,765/month

The rental fees are adjusted with HUF 316 per million when the value-limit is above HUF 5,000,000.

In case of the safe size is not according to the above sizes, the rental fee will be custom-tailored and stated in the contract.

If a partner is authorized to the safe, the Bank adds HUF 527 to the monthly rental fee.

The rental fee is payable up-front, quarterly, half-yearly or annually. If the rental fee is paid annually, the rental fee is discounted with 1 month rental fee.

Other fees

key deposit	Error! Bookmark not defined.	none
breaking-open of safe	Error! Bookmark not defined. Error! Bookmark not defined.	
	HUF 27,587	
new key	Error! Bookmark not defined. Error! Bookmark not defined.	HUF 5,012
Due to late payment a surcharge of a monthly rental fee is calculated.	Error! Bookmark not defined. Error! Bookmark not defined.	

The interest rate of key deposit account is equalent with the interest rate specified in point 2 (Interest rates HUF bank accounts) of effective Bank Account, electronic services Retail List of Conditions.