

X. Safe service

List of Conditions

Announced on 31st of March, 2026
Effective: As from 01st April 2026 until withdrawal

Amendments announced on 31st March 2026 and effective as of 1st July 2026 are marked by **turquoise** blue background in the List of conditions:

- The fees marked with a turquoise blue background have been increased from April 1, 2026, based on the 4.4% consumer price index for the year 2025; however, the Bank is postponing the enforcement of this increase as a promotional measure until June 30, 2026, during which time the fees marked as promotional remain in effect. The fees marked with turquoise color will take effect from July 1, 2026.

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 2019:

1.1.1. Rental fees, depending on safe deposit box size and insurance limit:

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
Promotional fee until June 30, 2026: HUF 7,259/month gross Standard fee: HUF 7,578/month gross	Promotional fee until June 30, 2026: HUF 8,815/month gross Standard fee: HUF 9,202/month gross	Promotional fee until June 30, 2026: HUF 10,370/month gross Standard fee: HUF 10,826/month gross
Basic insurance value for all safe deposit box types: HUF 2 million. In accordance with customer demands, above the insurance limit of HUF 2 million a rental fee increased by Promotional fee until June 30, 2026: HUF 519/ month; Standard fee: HUF 541/month per each additional HUF million has to be paid. Insurance limit is capped at HUF 50 million.		
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.		

The fees are including 21.26% VAT.

1.1.2. Miscellaneous fees

Key deposit	Promotional fee until June 30, 2026: HUF 50,968 Standard fee: HUF 53,210
Safe deposit box forced opening fee	Promotional fee until June 30, 2026: HUF 50,968 Standard fee: HUF 53,210
Safe deposit box usage and manipulation room usage fee	free of charge 4 times a month (settlement period), for 15 minutes at maximum per occasion; any additional occasion Promotional fee until June 30, 2026: HUF 1,556 Standard fee: HUF 1,624 , any further started 15-minute period Promotional fee until June 30, 2026: HUF 1,556, Standard fee: HUF 1,624
Authorised representatives premium	Promotional fee until June 30, 2026: HUF 2,074/month/person Standard fee: HUF 2,165/month/person Maximum 5 persons can be named as authorised representatives per safe deposit box rental agreement.
Late payment fee	same as the rental monthly fee 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.

1.2. Fee due dates, settlement period, indexing

Due date of safe rental fees:

Rental fee is payable in lump sum for 6-month periods, in advance, as follows:

- if the Safe Deposit Box Rental Agreement enters into force between the 1st and 19th of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of that month;
- if the Safe Deposit Box Rental Agreement enters into force between the 20th and 31st of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of the following month;
- the rental fee concerning any further 6-month period shall be due on the 25th of the last month of the last paid 6-month period.
- For the month (first month) of entry into force of the Safe Deposit Box Rental Agreement, a pro rata monthly fee shall be charged instead of a full monthly fee. The first monthly rental fee shall be charged time-proportionately for the period lasting from the date of effectiveness of the Safe Deposit Box Rental Agreement until the last calendar day of the given month, based on calendar days.

The amount of due rental fees shall be debited automatically to the Lessee's Bank Account.

In the event of the termination of the Safe Deposit Box Rental Agreement, the time-proportional part of the prepaid rental fee shall be refunded to the Lessee.

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

Safe deposit box forced opening fee is deducted from the Bank Account identified in the agreement on the 25th day of the relevant month.

Safe deposit box usage and manipulation room usage fee:

The settlement period lasts from the 20th day of the month preceding the debit to the 19th day of the month of the debit, the fee is debited on the 25th day of each month.

Authorised representatives premium fee is deducted from the Bank Account identified in the agreement on the 25th day of the relevant month.

If the 25th is not a banking day, the debit will be charged on the first following banking day.

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.