List of conditions for Private Individuals

Raiffeisen Reflex Savings Program

Announced on 30th of June 2026
Effective: as from 1st of July 2026
(certain provisions come into effect on the dates specified below)

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Amendments announced on 30th June 2026 and effective as of 1st July 2026 are marked by blue background in the List of conditions:

- The promotion for transfers to own accounts from the Savings Account has been extended until further notice.

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

- The fees marked with yellow 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 yellow color will take effect from July 1, 2026.

100 000 EURÓIG
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Municipal Court as Court of Registration, Company Registration Number: 01-10-041042

1. Raiffeisen Reflex Savings Program general terms

The product is available in the Bank's branch network, and from 09/04/2024 via the myRaiffeisen mobile application under the name of Raiffeisen Reflex Savings Program (formerly Regular Savings Program).

1.1. Basic terms

The elements of Reflex Savings Program

1) Raiffeisen HUF bank account
2) Raiffeisen Bankcard/CLEVERcard/Creditcard
3) Raiffeisen Savings Account

The term of opening and management of Savings Account is the existence of a Raiffeisen HUF account and a Raiffeisen Bankcard/CLEVERcard/Creditcard.

1.2. Automatic savings

1.2.1. Amount of the Automatic savings

Default saved amount: HUF 500

The default savings amount is set automatically when the contract is signed. The Customer is entitled to opt or change the amount of the automatic savings in the contract. in a separate declaration and via the myRaiffeisen mobile application considering the followings terms: there is no mandatory minimum amount for automatic savings. The amount of automatic savings can be adjusted by 100 forints.

The modification of the saved amount will be effective from the day following the day of the instruction.

1.2.2. Operation of the Automatic savings

In the framework of the Reflex Savings Program the Bank automatically debits the Customer's bank account with the savings, and - in default of different order - credits the savings to the Customer's Savings account. Savings are created on the basis of all bankcard transactions completed by the Customer and booked by the Bank the following way.

The transfer of the automatic savings will be executed when the Savings Account is not closed and available. When Savings Account is closed until the beginning of the automatic booking, the automatic savings transfer will not be executed.

The savings connected to the booked bankcard transactions are transferred summed every day – the Bank does not execute partial transfers - to the Customer's Savings Account after the booking of the card transactions in the following way:

Transaction period (Booking day of the bankcard transactions):	Daily
Transfer of automatic savings	Daily
Default saved amount connected booked bankcard transactions:**	HUF 500
Required balance*** on Raiffeisen bank account specified in Customer's contract or in a separate statement **by the end of the day** (amount in HUF)	Saved amount x Number of bankcard transactions booked in the transactional period

**The saved amount can differ from the default amount based on the Customer's instruction specified in the Customer's contract or in a separate statement.

***If the required balance is not available on the Customer's bank account at the time of the automatic transfer, the Bank will make an attempt to retry the transfer after the daily closing process.

The Bank doesn't fulfill the automatic transfer from overdraft.

Raiffeisen Bank

1.2.3. Transactions that could be the basis of the automatic savings

Savings are created on the basis of the following bankcard transactions:

- Purchase
- Cash withdrawal at any ATM, post or branch
- Purchase via Internet

Transactions that can be completed on Savings Account are specified in chapter 4. in current List of Conditions.

2. Interest rates in case of Raiffeisen Savings account

Interest tiers	Annual rate	EBKM[1]	Penalty rate
HUF 0 - 50.000	**0.01%**	**0.01%**	24.50%
HUF 50.001 - 200.000	**0.01%**	**0.01%**	
HUF 200.001 - 3.000.000	**0.01%**	**0.01%**	
Above HUF 3.000.000	**0.01%**	**0.01%**	

For each amount falling in a certain interest bracket, the Bank shall always pay interest according to the interest rate pertaining to the given bracket.

3. Ad-hoc or regular credit on Savings Account

Savings Account balance can be increased by:

- In-bank transfers between the Customer's account,
- Ad-hoc payment orders,
- Regular payment orders,
- Cash deposits at the counter.

Crediting HUF items	**Raiffeisen Savings Account**
Transfer from financial institutes	free of charge
Transfer (through the Hungarian Post)	Fee charged by the Hungarian Post

4. Fees and commissions of Raiffeisen Savings Account

	Raiffeisen Savings Account
Account maintenance[1]	free of charge
Yield Increaser service[1]	not available
In-bank transfer between Customer's Savings account and bank account[1]	Promotional fee until withdrawn: Free of charge[2] Standard fee: 0,50%, min. HUF 798, max. HUF 20,250

Ad-hoc payment orders in HUF[1,2]			
	at Branch	in-bank	0,50%, min. HUF 798, max. HUF 20,281 and for the portion exceeding HUF 50,000, an additional 0,45%, max. HUF 20,000
		inter bank	0,50%, min. HUF 798, max. HUF 20,281 and for the portion exceeding HUF 50,000, an additional 0,45%, max. HUF 20,000
	via Raiffeisen Direkt	in-bank	0,50%, min. HUF 798, max. HUF 20,281 and for the portion exceeding HUF 50,000, an additional 0,45%, max. HUF 20,000
		inter bank	0,50%, min. HUF 798, max. HUF 20,281 and for the portion exceeding HUF 50,000, an additional 0,45%, max. HUF 20,000
	via Raiffeisen DirektNet	in-bank	not available
		inter bank	not available
	via myRaiffeisen mobileapplication, (This feature in the myRaiffeisen portal temporarily unavailable.)	in-bank	0,39%, min. HUF 482, max. HUF 16,128 and for the portion exceeding HUF 50,000, an additional 0,45%, max. HUF 20,000
		inter-bank	0,39%, min. HUF 482, max. HUF 16,128 and for the portion exceeding HUF 50,000, an additional 0,45%, max. HUF 20,000
Regular payment order debiting on Savings Account			
	at Branch		not available
	in Raiffeisen Direkt via Raiffeisen DirektNet via myRaiffeisen mobileapplication		not available
Payment of utility bills (direct debit) debiting on Savings Account			
	at Branch		not available
	in Raiffeisen Direkt via Raiffeisen DirektNet via myRaiffeisen mobileapplication		not available

The maximum HUF 20,000 refers to the 0.45% added to the given fee.

Based on the provision laid down in Government Decree 183/2024. (VII.08.) amending decrees on extra profit taxes, stipulating derogation Paragraph i) of Subsection (1) of Section 6 of the act on the financial transaction duty the Bank made the following amendment in favour of our customers with effect from 01.08.2024.
In the case of every fee item in this List of Conditions for which a fee or a fee element is stipulated concerning "portion exceeding of HUF 20,000" text shall be replaced with the text "portion exceeding HUF 50,000", taking into account the following:
The above modification and the conditions so modified – including the stipulations of the following paragraph – shall remain in effect as long as the Bank is also exempted by law from the obligation to pay duty in the case of the transactions concerned in relation to the part of the relevant amount up to HUF 50,000. In lieu of such legislation the modified amended terms and conditions will automatically revert to those in force before this amendment and this paragraph of the List of Conditions shall lapse simultaneously.

Due to the changes—effective as of 01/01/2019—of Act CXVI of 2012, the Bank will not charge the fee element of 0.45% max. HUF 20,000 in accordance with the principle of symmetry in the case of all credit transfers for the portion not exceeding HUF 50,000 per transaction. Under this:

- if the amount of the credit transfer is HUF 50,000 or less, the fee element of 0.45% max. HUF 20,000 is not charged,
- if the amount of the credit transfer is in excess of HUF 50,000, then up to HUF 50,000 the fee element of 0.45% max. HUF 20,000 is not charged.

In the case of credit transfers from retail bank accounts to client accounts kept at the Hungarian State Treasury (MÁK), or to central accounts kept for the purpose of buying and selling government securities (to the credit of accounts identified by MÁK and belonging to the account ranges listed below), from the credit transfer fee the Bank will not charge the fee element corresponding to the measure of financial transaction tax - 0.45% max. HUF 20,000.

MÁK accounts affected:

10002003-93489306-XXXXXXXX	10028007-93489306-XXXXXXXX	10036004-93489306-XXXXXXXX	10046003-93489306-XXXXXXXX
10024003-93489306-XXXXXXXX	10029008-93489306-XXXXXXXX	10037005-93489306-XXXXXXXX	10047004-93489306-XXXXXXXX
10025004-93489306-XXXXXXXX	10033001-93489306-XXXXXXXX	10039007-93489306-XXXXXXXX	10048005-93489306-XXXXXXXX
10026005-93489306-XXXXXXXX	10034002-93489306-XXXXXXXX	10044001-93489306-XXXXXXXX	10049006-93489306-XXXXXXXX
10027006-93489306-XXXXXXXX	10035003-93489306-XXXXXXXX	10045002-93489306-XXXXXXXX	19017004-88104264-70100001

The fees of HUF transactions made on Savings Account in the counter are listed in the actual List of Conditions for Cash and Cheque transactions.

Exclusively the mentioned above transactions can be made by the Customer on the Savings Account, other transactions (payment or term deposit) are not available on the Savings Account.
Bankcard or CLEVERcard can not be claimed to the Savings Account.

Fees, commissions and executing rules not detailed in present List of Conditions will be applied according to the actual List of Conditions for Bank account, electronic services.

5. The EBKM value of the Bank Account interest as assigned in the effective Government decree

The EBKM values appearing next to the savings account's interest rates are - assuming quarterly interest payments - calculated on the basis of the following formula:

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

where
n: number of interest payments
r: the value of EBKM
ti: the number 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

[1] 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.

[2] In the case of instant HUF transfers initiated by payment request, fee won't be charged by the Bank in order to comply with Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) In case of instant HUF transfers initiated by payment request and executed until 30/06/2024, the total fee(s) charged by the Bank will be cancelled.