HUF and foreign currency time deposits List of Conditions

Announced on 16th of October 2026
Valid: from 17th of October 2026
(certain provisions come into effect on the dates specified below)

1. HUF term deposits
1.1. Raiffeisen ExtraMoney promotional term deposit
1.2. Terms and interest rates - Non promotional term deposit
2. Foreign currency time deposits
2.1. Terms and interest rates – non promotional term deposits
3. General conditions of time deposits
4. The measure of the Standardized Deposit Interest Ratio („EBKM") figures as specified in the actual Government Decree

The amendments announced on October 16, 2026, and effective as of 6:00 p.m. on October 19, 2026, are highlighted in yellow:.

-Withdrawal of the Raiffeisen ExtraPénz Promotional Term Deposit terms and conditions and announcement of new terms and conditions

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 term 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" term deposit

1.1.1 Raiffeisen "ExtraMoney" promotional term deposit until 6:00 p.m. on October 19, 2026

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 1.1.1, 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: The promotion has been withdrawn. Term deposit orders can be placed **from 15 September 2026 until 6:00 p.m. October 19, 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

1.1.2 Raiffeisen "ExtraMoney" Promotional Term Deposit from 6:00 p.m. on October 19, 2026

Raiffeisen ExtraMoney Promotional Term Deposit (hereinafter, for the purposes of this section: the deposit or ExtraMoney Term Deposit) is available exclusively for placing savings by Retail, Premium Banking and Private Banking private individual customers who hold a HUF payment account with the Bank.

In addition to the provisions set out in Section 1.1.2., the other relevant provisions of this List of Terms and Conditions (in particular: 3. General Terms and Conditions for Term Deposits) shall also apply accordingly to the deposit.

Type of deposit: one-time term deposit

Term: 3 months

Promotional annual interest rate and APR: up to 8.00%

The promotional annual interest rate is calculated based on the base deposit interest rate and the interest premium:

- Base annual deposit interest rate and APR: 0.01%
- Annual deposit interest premium and APR: 8.00%

Promotion period: deposit placement instructions may be submitted exclusively through the myRaiffeisen mobile application **from 6:00 p.m on 19 October 2026 until withdrawal, but no later than 6:00 p.m. on 29 January 2027.**

During the above period, a customer may submit several deposit placement instructions simultaneously per bank customer account number; however, they may be entitled to the deposit interest premium for a total amount of no more than HUF 10,000,000, including in the case of multiple term deposits.

When calculating the HUF 10,000,000 maximum amount eligible for the deposit interest premium, the portion of the amount placed in the ExtraPénz Promotional Term Deposit by 6:00 p.m. on October 19, 2026, that is eligible for the interest rate premium will be excluded.

The deposit interest premium on the ExtraMoney Term Deposit is available on amounts of at least HUF 100,000 and no more than HUF 10,000,000 newly placed with the Bank after October 12, 2026, provided that all the conditions applicable to the ExtraMoney Term Deposit, as set out in this List of Terms and Conditions and determined by the date on which the deposit placement instruction is submitted, are met.

The deposit is always fixed at the base deposit interest rate. The exact amount of the promotional annual interest rate is calculated during the term, depending on the portion of the total fixed amount for which the conditions for the interest premium have been met.

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

- **T** = total deposit amount
- **U** = newly placed amount
- **N** = amount not newly placed
- **interest premium (rNew)** = 8.00% = 0.08
- **base deposit interest rate (rBase)** = 0.01% = 0.0001

The single gross promotional annual interest rate to be applied to the total deposit (**rAverage**):

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

The Bank determines the promotional interest rate to two decimal places, without rounding. Subject to the conditions set out herein, depending on the amount newly placed in the term deposit, the promotional interest

rate may range from 0.01% to 8.00%. The promotional annual interest rate thus determined shall apply to the entire amount of the term deposit, with a value date retroactive to the date of placement. **The promotional annual interest rate determined by the Bank can be viewed in the myRaiffeisen mobile application, among the information relating to the term deposit, no later than the 15th day following the placement.**

The newly placed amount shall be determined in comparison with the aggregate daily closing balance of the Customer's savings held with the Bank as at 12 October 2026, in connection with the Customer's bank customer account number.

I) Determination of the aggregate daily closing balance of savings

The aggregate daily closing balance of savings as at 12 October 2026 and throughout the entire promotional period shall be determined taking into account the following:

When calculating the aggregate savings balance, the Bank considers the following items, calculated in HUF:

a) the balances of HUF and foreign currency bank accounts held with Raiffeisen Bank, excluding the available overdraft facility amount;

b) the amounts of HUF and foreign currency deposits fixed with Raiffeisen Bank, and the balance of the Savings Account (Reflex);

c) the balances of savings-purpose accounts held with Raiffeisen Bank, such as Long-Term Investment Accounts, deposit insurance accounts, etc.; and

d) the total available closing balance of securities accounts and client accounts (cash accounts) held with Raiffeisen Bank.

In the case of securities, the Bank shall in all cases consider the closing price of the relevant security as at 12 October 2026. An exception applies if the relevant security was issued after 12 October 2026—for example, a new type of government security—in which case the Bank shall consider the daily closing price on the date of the term deposit placement.

II) Amounts qualifying as newly placed amounts

A newly placed amount means the difference between the aggregate daily closing savings balance held with the Bank on 12 October 2026 and that held on the date on which the Deposit is fixed, provided that such difference originates from:

a) a transfer from outside the Bank to any payment or savings account; or

b) an internal Bank transfer received from a Business/Organisation—i.e. from a legal entity, an organisation without legal personality, or a sole proprietor maintaining a business account; or

c) a cash deposit made at the cash desk of a Raiffeisen bank branch into any payment or savings account; or

d) a cash deposit made through an ATM; or

e) salary or salary-type credits/benefits paid by the Bank.

III) Amounts not qualifying as newly placed amounts

The following amounts credited to the Customer's account from 13 October 2026 shall not qualify as newly placed amounts:

a) amounts originating from internal Bank transfers between private individuals (natural person customers), as well as transfers between the Customer's own accounts, including, for example, transfers from a securities account;

b) amounts of any type of loan product disbursed by Raiffeisen Bank;

c) card refunds, including reversed card transactions;

d) amounts credited by Raiffeisen Bank in connection with banking service(s), such as promotional amounts and deposit interest;

e) the amount of an overdraft facility or credit card limit; and

f) the positive balance available on a credit card account.

To determining the daily closing balances of aggregate savings held in foreign currencies, the Bank shall in all cases consider the amount converted into HUF at the following exchange rates:

CURRENCY	DESCRIPTION	UNIT	EXCHANGE RATE
AUD	Australian Dollar	1	227,21
CAD	Canadian Dollar	1	228,69
CHF	Swiss Franc	1	391,27
CZK	Czech Koruna	1	14,96
DKK	Danish Krone	1	48,78
EUR	Euro	1	364,64
GBP	British Pound	1	431,52
JPY	Japanese Yen	100	205,61
NOK	Norwegian Krone	1	34,15
PLN	Polish Zloty	1	83,14
RON	New Romanian Leu	1	68,34
RUB	Russian Ruble	1	3,89
SEK	Swedish Krona	1	32,57
TRY	Turkish Lira	1	6,62
USD	US Dollar	1	326,29
SGD	Singapore Dollar	1	254,87

Additional provisions for determining savings balances

When determining savings balances, the Bank's records and calculations shall prevail.

When determining the aggregate daily closing balance of savings and the newly placed amount, the Bank shall use end-of-day closing balances, both on the date of the term deposit placement and on 12 October 2026. This means that the deposit interest premium shall be payable only on the portion of the amount that qualifies as newly placed at the end-of-day closing on the date of the deposit placement, even if the balance qualifying as a newly placed amount was higher at the time the deposit placement instruction was submitted, before the daily closing.

If the date on which the placement instruction is submitted differs from the date on which it is executed, and sufficient funds are available in the account on the execution date, the Bank shall execute the placement instruction and, for calculation purposes, take into account the daily closing balance applicable on the execution date.

The Account Holder/Permanent Authorised Representative acknowledges that if the date on which the placement instruction is submitted differs from the date on which it is executed, the Bank shall execute the placement instruction only if the terms and conditions applicable on the submission date are identical to those applicable on the execution date, and the funds required to execute the instruction are available in the bank account at the time of execution. In the event of insufficient funds, the Bank shall not execute the placement instruction. The Bank shall not notify the Account Holder if the placement instruction fails.

Miscellaneous provisions:

The Account Holder/Permanent Authorised Representative acknowledges that, in the event of repayment of the term deposit amount before maturity—early termination of the deposit—the Bank shall not pay deposit interest. Partial withdrawals are not possible.

Annual interest rate and APR payable in the event of early termination of the deposit: 0.00%

Following the maturity of the deposit, the amount of the term deposit principal and the promotional interest shall be credited to the Customer's HUF payment account to which the term deposit was linked. The deposit shall not be renewed.

Date of repayment of the term deposit principal and crediting of the promotional interest: the maturity date of the deposit; if this is not a Bank business day, the next Bank business day.

The base interest and promotional interest paid on the deposit are gross amounts and are taxable under the tax rules in force from time to time, being subject to personal income tax and social contribution tax. The Bank shall deduct these taxes from the amount of promotional interest credited at the time of crediting.

The Bank reserves the right to modify the interest rate. During the term of the deposit, the interest rate shall not change, except for the annual promotional interest rate calculated during the term.

1.3 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~~.
*The non-promotional 3-month term deposit is unavailable via the myRaiffeisen mobile app from September 15, 2026, until withdrawn.

EBKM equals to annual rate.
Bank asserts the right to change 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 anymore. 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 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

For instructions submitted via Raiffeisen Direkt or at a bank branch, the Bank undertakes to place the deposit on the same day if the instruction is received by 4:00 p.m. on a banking business day.

A deposit placement instruction submitted via Raiffeisen DirektNet on a banking business day is processed that day, by the end-of-day banking cut-off. Instructions submitted after the applicable cut-off, or on weekends or public holidays, are processed on the next banking business day. For instructions submitted via Raiffeisen DirektNet after 5:00 p.m., DirektNet will confirm the exact value date during the deposit-opening process, depending on the applicable daily cut-off time.

Via Raiffeisen DirektNet, foreign-currency deposits may be placed only by submitting one-off instructions.

Deposit placement instructions submitted via the myRaiffeisen mobile app by 6:00 p.m. on banking business days are booked on the same day.

The interest rate remains fixed throughout the term of the deposit.

The non-promotional EAY rates stated in this List of Terms and Conditions apply to automatically renewed, non-capitalizing deposit placement instructions.

For deposits exceeding HUF 2 million (or, in the case of foreign-currency deposits, the foreign-currency equivalent of HUF 2 million calculated at the Bank's current daily mid-market exchange rate), the Bank may offer terms more favorable to the customer than those specified for term deposits in this List of Terms and Conditions.

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 less than 365 days is:

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

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

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

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