

## VI./A Unsecured Loans List of conditions

### Effective: As from 2<sup>nd</sup> May 2011 until withdrawal

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The interest rate, credit evaluation fee and monthly arrangement fee shall be determined on the basis of the Retail Terms & Conditions in force and take effect at the time of disbursement. The Bank has the right to change the conditions indicated in the present List of Conditions up until the conclusion of the individual agreement. The prevailing List of Conditions, effective at the concluding of the individual agreement and/or as it is set out in the individual agreement, shall prevail on the terms and conditions of the individual agreement.

Total Credit Charge Ratio: The Total Credit Charge Ratio (APR) has been determined in accordance with current conditions, and with Raiffeisen Base Account Package without account maintenance fee, and effective laws, and its measure may be modified upon any change in the terms & conditions. The value of the APR does not reflect the interest rate and the exchange rate risk of credits. A current account with account maintenance fee is not needed for the loancontract. The Credit Evaluation Fee is charged only after positive underwriting.

The promotional conditions are valid only in the first interest rate period. After the first interest rate period the actual standard conditions will be valid.

The Bank is entitled to make unique loan verification, and to offer unique conditions in case of particular products.

The acceptance of unsecured personal loans based in Euros and payable in Forints will be suspended on August 30th, 2010. Requests for these types of loans will not be accepted from the aforementioned date. This alteration will not affect those whose applications are received and accepted before August 29th, 2010, and where a contract is signed into effect until September 13th, 2010.

Raiffeisen Bank takes over the modification or creation fee of the new public documentary (fees and expenses) related to the restructuring of payments difficulties for the redsludge disaster affected customers and remits the collateral replacement fees incurred regarding the deterioration of collateral. Raiffeisen Bank carries out the property assessment of the new real estate offered as collateral free of charge.

For requiring the discount a certification presented by the customer is needed proving that the collateral, or the property resides has suffered injury in the redsludge disaster. The certification can be issued by the town clerk, the disaster-relief authority, or any certificate issuing authority on the subject.

The advertised discounts are valid for the restructuring applications and collateral replacements related to the redsludge disaster initiated up to June 30th, 2011.

## 1. Raiffeisen Personal Loan (without collateral)

### 1.1 Tenors of Raiffeisen Unsecured Personal Loan<sup>1</sup>

Loan amount	HUF based		Euro based	
	Minimum	Maximum <sup>2</sup>	Minimum	Maximum <sup>2</sup>
200.000 - 405.000 HUF	12 months	60 months	13 months	60 months
410.000 - 5.000.000 HUF	12 months	84 months	13 months	84 months

### 1.2 Terms and Conditions of Raiffeisen Unsecured Personal Loan

#### 1.2.1. Raiffeisen Personal Loan - "Hotelcheque as a Gift" promotion

1.2.1.1. Raiffeisen Personal Loan – "Hotelcheque as a Gift" promotion details and connection to other Raiffeisen Personal Loan promotions

a) The owner of the Hotelcheque will be the member of the holiday plus UNLIMITED program, managed by the Connex Touristikpromotion GmbH & Co KG (hereafter Connex Touristik), A-4600 Wels, Dr.-Schauer-Str. 26.

b) The hotelcheque contains for 2 persons (Debtor and one follower) unlimited number of hotel nights in any holiday plus partnerhotel as a basic service, 1– 6 nights per every holiday, in a double/twin room. The payment of the nights will be done by the hotelcheque, the price of the nights doesn't contains the local tourist tax, and other local taxes.. The member of the program has to make a room reservation with breakfast and dinner, the cost of these meals isn't included in the program.. For further details about the program please visit [http://www.connexgroup.net/holidayplus\\_unlimited/un/index.html](http://www.connexgroup.net/holidayplus_unlimited/un/index.html) webpage. The Hotelcheque is valid for 1 year from the sending-out date.

c) The Raiffeisen Personal Loan – Hotelcheque as a Gift! promotion is valid for 200 hotelcheque stock, with for every customer the same, above mentioned conditions.. The Hotelcheque will be sent out to the customer latest at the last day of the month after the loan disbursement's month.

d) The Raiffeisen Personal Loan – Hotelcheque as a Gift! promotion – expect the case mentioned in the 1.2.1.1./e – may not be combined with the "Egyet Vissza" Promotion, Promotion of Personal Loan Plus and Personal Loan Extra Offer, or Simlified Personal Loan Offer, or other promotions for installment crediting.

e) Every Raiffeisen Personal Loan, which in the promotional period, with notation for the Hotelcheque promotion was requested and disbursed, and meets the Raiffeisen Personal Loan – Hotelcheque as a Gift! promotion conditions will be automatically participate in the Raiffeisen „Egyet Vissza" promotion after the Hotelcheque stock is over.

#### 1.2.1.2. Raiffeisen Personal Loan – "Hotelcsekk as a Gift" promotion conditions

The promotion is valid for the Raiffeisen Personal Loans with the below mentioned conditions requested from 10<sup>th</sup> March 2011 until 13<sup>th</sup> May 2011, and disbursed at latest until 26<sup>th</sup> May 2011.

Raiffeisen Personal Loan – "Hotelcsekk as a Gift" promotions conditions in the first interest rate period (12 months) as follows:

Loan amount	Currency	Interest rate (HUF based, annual)		Handling Fee (monthly) % of principal amount at the beginning of the deal's year	Tenor (months)	APR <sup>11</sup>	
From 500.000 HUF	HUF	From 500.000 HUF to 1.005.000 HUF	19,39%	0,30%	84 hónap	To 1.000.000 HUF 29,5%	Above 1.000.000 HUF 26,7%
		From 1.010.000 HUF to 5.000 000	18,69%				

The Bank is authorized to withdraw the conditions above between the submission of application and signing the credit contract. The unique conditions of the contract are set in retail List of Conditions effective at the time of signing the contract or at the time set in the contract.

The application is registered in the Bank only after all specified obligatory documents are handled in.

The participation in the promotion is not automatic, its further condition is the notation for the Hotelcsekk promotion on the personal loan application docuemntation.

### 1.2.2. Raiffeisen "Egyet Vissza" Personal Loan Promotion

#### 1.2.2.1. Raiffeisen "Egyet Vissza" Personal Loan details and connection to other Raiffeisen Personal Loan promotions

The promotion is valid for the Raiffeisen "Egyet Vissza" Personal Loans requested from 10<sup>th</sup> March 2011 until 13<sup>th</sup> May 2011, and disbursed at latest until 26<sup>th</sup> May 2011.

For customers to whom Raiffeisen „Egyet Vissza” Personal Loan was disbursed, the same amount that has been paid as monthly installment according to the unique conditions of the contract in July 2011 will be transferred to the current account of the customer. The amount of the transfer will be paid back from handling fees and interests paid earlier (in June and July). Such transfer will be taken place in August 2011, until 31 August 2011.

Precondition for the crediting of the 1 monthly installment are as follows:

- Over 3 months preceding the transfer of the 1 monthly installment, the customer has not had any default and/or overlimit transaction longer than 30 days and in excess of HUF 1,000 regarding his/her use of any product or service provided by the Bank.
- From the disbursement of the Raiffeisen „Egyet Vissza” Personal Loan until the date of transferring back the installment, the customer has not had any default and/or overlimit transaction longer than 30 days and in excess of HUF 1,000 regarding his/her Raiffeisen „Egyet Vissza” Personal Loan.
- The installment of July 2011 has been paid totally,
- On the date of transferring back, the customer has an active HUF current account and has a principal debt owed to the Bank from the Raiffeisen „Egyet Vissza” Personal Loan.

This offer may not be combined with the Promotion of Personal Loan Plus and Personal Loan Extra Offer, or Simlified Personal Loan Offer, or Hotelcheque as a Gift! offer, or other promotions for installment crediting.

#### 1.2.2.2. Raiffeisen "Egyet Vissza" Personal Loan conditions

Raiffeisen "Egyet Vissza" Personal Loan Conditions in the first interest rate period (12 months)

Loan amount	Currency	Interest rate (HUF based, annual)		Handling Fee (monthly) % of principal amount at the beginning of the deal's year	Tenor (months)	APR <sup>11</sup>	
From 500.000 HUF	HUF	From 500.000 HUF to 1.005.000 HUF	19,39%	0,30%	84 hónap	To 1.000.000 HUF 29,5%	Above 1.000.000 HUF 26,7%
		From 1.010.000 HUF to 5.000 000	18,69%				

The Bank is authorized to withdraw the conditions above between the submission of application and signing the credit contract. The unique conditions of the contract are set in retail List of Conditions effective at the time of signing the contract or at the time set in the contract.

The application is registered in the Bank only after all specified obligatory documents are handled in.

### 1.2.3. Promotion

#### Credit evaluation fee campaign for active account users

In cases of applications requested and disbursed form April 1<sup>st</sup> 2010 until withdrawal, the full evaluation fee is transferred back on the current account of the customer, if the customer charges at least HUF 30 000 on his/her Raiffeisen bank and/or credit card\* for 4 consecutive months after the loan is credited. The refund takes 5 months at the latest after the disbursement of the loan, given that all conditions are fulfilled. For the promotion the Bank is takes into consideration only accounted transactions.

\* Paying postal check or other services by credit-/bankcard at the post offices, is considered as cash withdrawal, and does not qualify for the promotion.

#### 1.2.4. Spring loan promotion - coupon

Raiffeisen Bank has launched separable coupons for credit evaluation fee discount..

The coupon promotion is valid for the Unsecured Raiffeisen Personal Loan requested from 1<sup>st</sup> April 2011 until 30<sup>th</sup> June 2011, and disbursed at latest until 15<sup>th</sup> July 2011.

With the coupon 50% of the credit evaluation fee will be released.

The coupon is negotiable for third person free of charge. The promotion may not be combined with other credit evaluation fee promotions.

#### 1.2.5. Credit evaluation fee promotion for Personal Loans with co-debtor

In cases of applications requested and disbursed with co-debtor form April 11<sup>th</sup> 2011 until withdrawal, the 50% of the evaluation fee will be transferred back on the current account of the customer. The amount will be transferred to the cusotmer latest at the last day of the month after the loan disbursement's month. On the date of transferring back, the customer has an active HUF current account and has a principal debt owed to the Bank from the Raiffeisen Personal Loan. The promotion can be combined with other credit evaluation fee promotions up to the full amount of the credit evaluation fee.

**1.2.6. Conditions valid for the first interest rate period for deals disbursed (contracted) from 23rd August 2010**  
**The conditions are valid for the first interest rate period (12 months in case of HUF based loans and 6 months in case of EUR based loans) disbursed (contracted) from 23rd August 2010, until withdrawal**

The conditions are valid for the first interest rate period (12 months in case of HUF based loans and 6 months in case of EUR based loans) disbursed (contracted) from 23<sup>rd</sup> August 2010, until withdrawal

From 26<sup>th</sup> October 2010 until the end of the promotion the Personal Loan Plus and from 1 April 2011 until the end of the promotion the Personal Loan Extra<sup>3</sup> interest rate is lower by 1,5%. The promotions are valid until withdrawal.

Raiffeisen Personal Loan (without collateral)	HUF based annual interest rate	EUR based annual interest rate	Monthly handling fee % of principal amount at the beginning of the deal's year In case of HUF and EUR based loans	Monthly conversion fee <sup>4</sup>
200.000 – 405.000 HUF	21,39%	18,03%	0,3%	0,5%
410.000 – 1.005.000 HUF	19,39%	17,03%		
1.010.000 – 5.000.000 HUF	18,69%	16,33%		

**1.2.7. From 23<sup>rd</sup> August 2010 for the ensuing interest rate period, standard conditions.**

**The conditions are valid for deals disbursed (contracted) from 23rd August 2010**

From 26 October 2010 until the end of the promotion the Personal Loan Plus<sup>3</sup> and from 1 April 2011 until the end of the promotion the Personal Loan Extra<sup>3</sup> interest rate is lower by 1,5%. The promotions are valid until withdrawal.

Raiffeisen Personal Loan (without collateral)	HUF based annual interest rate	EUR based annual interest rate	Monthly handling fee % of principal amount at the beginning of the deal's year In case of HUF and EUR based loans	Monthly conversion fee <sup>4</sup>
200.000 – 405.000 HUF	21,39%	18,03%	0,3%	0,5%
410.000 – 1.005.000 HUF	19,39%	17,03%		
1.010.000 – 5.000.000 HUF	18,69%	16,33%		

**1.2.8. From 2<sup>nd</sup> November 2010 until 14<sup>th</sup> June 2011 for the ensuing interest rate period, standard conditions.**

**These Conditions are valid for deals disbursed (contracted) until 22<sup>nd</sup> August 2010**

Raiffeisen Personal Loan (without collateral)	HUF based annual interest rate	EUR based annual interest rate	CHF based annual interest rate	Monthly handling fee of approved principal amount In case of HUF and EUR based loans	Monthly conversion fee <sup>4</sup>
200.000 – 405.000 HUF	19,06%	16,39%	14,39%	0,3%	0,5%
410.000 – 1.005.000 HUF	17,06%	15,39%	13,39%		
1.010.000 – 3.005.000 HUF	16,36%	14,69%	12,69%		
3.010.000 – 5.000.000 HUF	15,66%	13,99%	11,99%		

**1.2.9. From 15<sup>nd</sup> June 2011 for the ensuing interest rate period, standard conditions. These Conditions are valid for deals disbursed (contracted) until 22<sup>nd</sup> August 2010**

Raiffeisen Personal Loan (without collateral)	HUF based annual interest rate	EUR based annual interest rate	CHF based annual interest rate	Monthly handling fee of approved principal amount In case of HUF and EUR based loans	Monthly conversion fee <sup>4</sup>
200.000 – 405.000 HUF	19,06%	16,89%	14,39%	0,3%	0,5%
410.000 – 1.005.000 HUF	17,06%	15,89%	13,39%		
1.010.000 – 3.005.000 HUF	16,36%	15,19%	12,69%		
3.010.000 – 5.000.000 HUF	15,66%	14,49%	11,99%		

## 2. Unsecured Raiffeisen "Újrakezdés" Loans

Unsecured Raiffeisen "Újrakezdés" Loans are available from 27.05.2009. The exclusive purpose of Unsecured Raiffeisen "Újrakezdés" Loan is to restructure Raiffeisen retail Loans in default. Unsecured Raiffeisen "Újrakezdés" Loans are offered exclusively to customers selected by previous criteria and contacted by the Bank. Promotions for other Products are not valid for Unsecured Raiffeisen "Újrakezdés" Loans.

### 2.1 Tenors of Unsecured Raiffeisen "Újrakezdés" Loans

Loan amount	HUF based <sup>4</sup>		Euro based <sup>5</sup>	
	Minimum	Maximum	Minimum	Maximum
50.000 - 405.000 HUF	12 months	96 months	13 months	96 months
410.000 - 10.000.000 HUF	12 months	120 months	13 months	120 months

### 2.2 Conditions of Unsecured Raiffeisen "Újrakezdés" Loans

The conditions of Unsecured Raiffeisen "Újrakezdés" Loans (annual interest rate, monthly handling fee, monthly conversion fee) are equal to the conditions of Raiffeisen Personal Loans (without collateral) described in sections 1.2.6 – 1.2.9. The conditions of loans amounting to 50 thousand HUF – 200 thousand HUF are equal to the conditions of 200.000 HUF – 405.000 HUF. The conditions of loans amounting to 5 million HUF – 10 million HUF are equal to the conditions of 1.010.000 HUF – 5.000.000 HUF.

## 3. Overdraft credit

### 3.1 Conditions effective as from 2<sup>nd</sup> August until 1st November 2010.

	HUF based annual interest rate	Handling fee	Tenor	Overdraft limit <sup>6</sup>	Lump-sum prolongation fee
<b>Overdraft credit (non collateralised)</b>	21.46%	Annual 2% <sup>7</sup>	unspecified period	60.000 - 1000,000 HUF	-
<b>Overdraft credit with Certificate of Deposit collateral Cut-off application time for same day disbursement is 1:00 PM</b>	15.96%	Lump sum 1,5%	1 - 365 days <sup>8</sup>	Min 60,000 HUF <sup>9</sup>	1.5% of the approved overdraft limit

### 3.2. Overdraft credit promotion for DíjNullázó current account owner

Promotion valid for the Overdraft credit requested from 1<sup>st</sup> January 2011 until 30<sup>th</sup> June 2011 and settled latest until 3<sup>rd</sup> October 2011. In case of the above mentioned (promotional) overdraft credits debited annual handling fee will be transferred back to the customers current account in the month after the credit settled. The precondition of the transfer is that the customer has an active HUF current account and has an Overdraft credit and DíjNullázó current account on the date of transferring back.

### 3.3. Overdraft credit promotion of crediting of 3 month's Gondoskodás Insurance fee

Promotion valid for the Overdraft credit requested from 14<sup>th</sup> January 2011 until 31<sup>st</sup> March 2011, and settled latest until 4<sup>th</sup> July 2011. For customers to whom Overdraft credit was settled, and at the same period Gondoskodás Insurance was contracted, the amount of the first 3 month fee of the Gondoskodás Insurance will be transferred back on the current account of the customer if the below mentioned conditions are fulfilled. Such transfer will be taken place in the first month after the Overdraft credit is settled and after 3 months' insurance fee is paid. If the Customer contracted more Gondoskodás Insurance during the period of the promotion, the Bank takes into account the first insurance contract. Precondition for the crediting of the 3 months' insurance fee is that the customer has an active HUF current account, has an Overdraft credit and pays the 3 month' fee of Gondoskodás Insurance on the date of transferring back.

### 3.4. Spring loan promotion - coupon

Raiffeisen Bank has launched separable coupons for annual handling fee discount.

The coupon promotion is valid for the Overdraft credit requested from 1st April 2011 until 30th June 2011, and settled latest until 3rd October 2011. In case of the above mentioned (promotional) overdraft credits debited annual handling fee will be transferred back to the customers current account in the month after the credit settled. The precondition of the transfer is that the customer has an active HUF current account and has an Overdraft credit on the date of transferring back.

The coupon is negotiable for third person free of charge. The promotion may not be combined with other annual handling fee promotions.

**4. APR**

APR	Loan amount	Tenor	APR based on HUF	APR based on EUR (disbursed in HUF) <sup>10</sup>
<b>Raiffeisen Personal Loan (unsecured)<sup>11</sup></b>				
<b>Raiffeisen Personal Loan (unsecured) disbursed from 23<sup>rd</sup> August 2010</b>	Form 200 000 HUF to 1 000 000 HUF	36 months	29,5%	suspended
	Above 1 000 000 HUF	60 months	26,7%	
<b>Unsecured Raiffeisen "Újrakezdés" Loans<sup>11</sup></b>				
<b>Unsecured Raiffeisen "Újrakezdés" Loans disbursed from 23<sup>rd</sup> August 2010</b>	Form 100 000 HUF to 1 000 000 HUF	36 months	26,6%	26,4%
	Above 1 000 000 HUF	60 months	25,2%	24,1%
<b>Overdraft credit<sup>12</sup></b>				
<b>Overdraft credit (non collateralised) as of 2<sup>nd</sup> November 2010.</b>			31.9%	
<b>Overdraft credit with term deposit collateral as from 2<sup>nd</sup> November 2010.</b>			23.3%	

**5. Personal Loans' and Raiffeisen "Újrakezdés" Loans' (unsecured) fees:****5.1 Fees included in the APR**

<b>Rates</b>	Measurement of rates
<b>Credit evaluation fee</b>	
<b>Personal loan without collateral</b>	2,3% of approved principal amount, but min HUF 15.000
<b>In case of Raiffeisen "Újrakezdés" Loans, Simplified Personal Loan, Personal Loan Extra<sup>3</sup> and in case of EUR or CHF denominated loan repaid by Raiffeisen Personal Loan denominated in HUF, without additional principal disbursement the fee will not be charged</b>	
<b>Conversion fee at the monthly due date<sup>4</sup></b>	0.5% of monthly instalment and handling fee amount

**5.2 Fees not included in the APR**

<b>Rates</b>	Measurement of rates
<b>Credit cover security fee (credit cover insurance) – UNIQA Biztosító Zrt.</b>	
Claimable in case of HUF and EUR based unsecured personal loan, disbursed and repaid in HUF	
<b>Basic ("Alap")</b>	Monthly 0.0798% of the original amount, disbursed in HUF. In case of Personal Loan Plus monthly 0.0798% of the modified amount.
<b>Extended ("Emelt")</b>	Monthly 0.1525% of the original amount, disbursed in HUF. In case of Personal Loan Plus monthly 0.1525% of the modified amount.
The credit cover security fee is collected the same day as the instalments.	
<b>Credit cover security fee (credit cover insurance) – Generali Providencia Biztosító Zrt.</b>	
Claimable in case of HUF and EUR based unsecured personal loan, disbursed and repaid in HUF	Monthly 0.08% of the original amount, disbursed in HUF. In case of Personal Loan Plus monthly 0.08% of the modified amount. The credit cover security fee is collected the same day as the instalments.

**Contract amendment fee for before 1<sup>st</sup> March 2010 disbursed loans**

In case of Personal Loan Plus<sup>3</sup> these fees won't be charged for the disbursement of the additional amount.

amendments related to financial transactions<sup>13</sup>, 38 255 HUF

<sup>14</sup>

amendments without financial transactions<sup>15</sup> 1% of outstanding principal amount, but min. HUF 10,930<sup>13</sup> and max. HUF 54,650<sup>13</sup>

**Contract amendment fee for from 1<sup>st</sup> March 2010 disbursed loans**

amendments related to financial transactions 0 HUF

amendments without financial transactions<sup>15</sup> 2010: 1% of outstanding principal amount, but min. HUF 10,930<sup>13</sup> and max. HUF 54,650<sup>13</sup>

## Notarisation fee

Obligatory in case of "Újrakezdés" and Personal Loan Extra<sup>3</sup> loans equal to or above HUF 2 m HUF  
 Obligatory in case Personal Loan Plus<sup>3</sup> equal to or above HUF 2 m HUF modified amount.  
 Obligatory in case of Personal loans above HUF 1.2 m. HUF

The fees and charges payable for the notarisation of the unilateral statement of responsibilities prepared in respect of the loan agreement may vary—in accordance with the laws concerning notarisation fees—depending on the deal value and the notary or notary's office.

## 6. Overdraft credit fee:

### Fees not included in the APR

#### Overdraft credit (non collateralised)

**Contract amendment fee and cancellation fee<sup>13</sup>**

2.180 HUF

#### Overdraft credit with term deposit collateral

**Contract amendment fee and cancellation fee - loans disbursed before 1<sup>st</sup> March 2010<sup>13</sup>**

2.180 HUF

**Contract amendment fee and cancellation fee for loans dispersed from 1<sup>st</sup> March 2010<sup>13</sup>**

2.180 HUF

In case of cancellation within 14 days from disbursement (In case of loans with longer than 3 months term): 0 HUF

## 7. General fees<sup>13</sup>

**Collection fee<sup>13</sup>**

3 670 HUF

**Dunning letter fee<sup>13</sup>**

200 HUF/letter

**Extra certificate fee<sup>13</sup>**

1 045 HUF/certificate

## 8. Annuity

$$A = H \cdot \left( \frac{i}{1 - \frac{1}{(1+i)^t}} \right)$$

Where:

A: amount of the instalment

H: Amount of the loan

i: monthly interest rate (yearly interest rate /12)

t: a terms in months

## 9. Exchange rates

- For early repayment of Unsecured Personal Loans based in foreign currencies and payable in HUF, the conversion of the HUF amount (excluding the monthly instalment) takes place according to the following exchange rate: announced rate on the day of the accounting. This exchange rate is announced on [www.raiffeisen.hu](http://www.raiffeisen.hu) – Exchange rates
- For early repayment of Unsecured Personal Loan Plus<sup>3</sup> and Personal Loan Extra<sup>3</sup> based in foreign currencies and payable in HUF, the conversion of the HUF amount (excluded the monthly instalment) takes place according to the following exchange rate: rate announced the day of the accounting. This exchange rate is announced on [www.raiffeisen.hu](http://www.raiffeisen.hu) – Exchange rates
- For early repayment of Unsecured Raiffeisen "Újrakezdés" Loans based in foreign currencies and payable in HUF, the conversion of the HUF amount (excluded the monthly instalment) takes place according to the following exchange rate: announced rate on the day of the accounting. This exchange rate is announced on [www.raiffeisen.hu](http://www.raiffeisen.hu) – Exchange rates

**10. Contract amendment for prepayment**

	Branch	Raiffeisen Direkt
Total repayment	15:30	15:30
Partial repayment	15:30	15:30

The processing of the claim for contract amendment for prepayment handed in after 15:30 PM, starts in the next bank working day. The beginning of the processing does not mean the fulfilling of the claim.

<sup>1</sup> In case of Personal Loan Plus and Personal Loan Extra, the determination of the tenor depends on unique loan verification, the maximum length is 60 months from the amount of HUF 200 000– 405 000. Above the amount of HUF 410 000, 96 months based on HUF.

<sup>2</sup> Due to the agreement concluded between the Domestic Financial Institutions and the Hungarian Ministry of Finance, in case of the prolongation, the maximum tenor may be different regarding the individual loan contracts

<sup>3</sup> Personal Loan Plus: Raiffeisen Bank may offer Personal Loan Plus for existing Personal Loan Customers. The Bank disburses additional amount for the entitled customers by modifying the existing contract conditions.

Personal Loan Extra: Raiffeisen Bank may offer Personal Loan Extra for existing Personal Loan Customers. The Bank disburses additional amount for the entitled customer with the full prepayment of the existing Personal Loan, and with new Personal Loan contract for the whole new credit amount.

<sup>4</sup> In case of foreign currency based Personal loans and Unsecured Raiffeisen "Újrakezdés" Loans' (unsecured) Loans are disbursed and payable in HUF.

<sup>5</sup> The determination of the loan amount and the tenor depends on loan verification. In case of restructuring Overdraft Credit (non collateralised) Credit Card, CLEVERCard and Shopping Card Credit the maximum tenor is 36 months.

<sup>6</sup> The maximum amount of credit when applying for the first time is 500.000 HUF

<sup>7</sup> In case of Simplified Overdraft Credit requested from 1st February 2009 until withdrawal, the handling fee for the first year is transferred back on the current account of the customer, at latest in the first month after setting the Overdraft credit.

<sup>8</sup> In case of prolongation of the credit, the maximum tenor can be extended.

<sup>9</sup> The amount of the credit can be 95% of the accommodated deposit (in HUF), or in case of interest in Advance Deposit the amount can be 85% of the accommodated deposit (in HUF)

<sup>10</sup> APR has been determined on the basis of the HUF payments, taking into account the foreign exchange rate used at the Bank and valid on the first banking day of the month preceding the relevant quarter. These exchange rates are announced on [www.raiffeisen.hu](http://www.raiffeisen.hu) – Exchange rates. In case of FX based loans the rate for the repayment and disbursement used: Margins of foreign buying and selling rates are 1,2% from official average price. In case of EUR denominated loans repayed in HUF, the following exchange rate is used for the conversion of the installment: announced for the day of accounting two working days before the accounting.

<sup>11</sup> The purpose of the total credit fee ratio (APR) specified in the present List of Conditions is to inform our Customers. The exact APR is included in the individual loan contracts, the validity of the exact APR is calculated from the (foreign) exchange rate, on the day of contracting. The APR included in the individual loan contracts may differ from the APR listed in the LoC. Regarding to the valid rules for the amounts from 200.000 HUF to 1.000.000 HUF the value of APR is calculated for 500.000 HUF amount and 3 years tenor. For the amounts above 1.000.000 HUF the value of APR is calculated for 3.000.000 HUF amount and 5 years tenor.

<sup>12</sup> Regarding to the valid rules for the Overdraft Credits the value of APR is calculated for 375.000 HUF amount and 3 months tenor

<sup>13</sup> 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 March 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 March. 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.

<sup>14</sup> Is not charged in the following cases:

- Repayment from other loan provided by Raiffeisen Bank
- In case of FCY based loan - without capital augmentation - consolidation lent by Raiffeisen Bank, with unsecured HUF based personal loan.
- Unsecured Raiffeisen "Újrakezdés" Loans if the claiming for the Loan partial repayment is handed in until 30.06.2011.
- Repayment of Raiffeisen Leasing disbursed employer loans consolidated by Raiffeisen Bank

<sup>15</sup> In case of the prolongation of existing personal loans requested until 30.06.2011 the contract amendment fee will not be charged.