

Announcement

For Customers having no account at Raiffeisen Bank

Valid as of 25 May 2018 until withdrawal

1. Currency exchange

Currency exchange	<i>commission</i>	<i>exchange rate applied</i>
Purchase of foreign currencies (for HUF only)	free of charge	foreign currency buy rate
Sale of foreign currencies	no such orders are accepted	

2. Change of denomination of banknotes and coins

It is possible at any cash desk of the Bank to change HUF banknotes and HUF coins into other denominations, including fit banknotes and coins and those qualifying as lawful currency that are unfit for use, as well as HUF banknotes and HUF coins that are hard to recognise or damaged, subject to the following conditions:

- a. The Bank is not obligated to take over more than 50 items of HUF banknotes or issue more than 100 items of HUF coins per occasion. The Bank does any change of denominations or currency exchange at the same terms as are determined for Customers in the List of Terms & Conditions published by the Bank.
- b. Incomplete HUF banknotes are taken over by the Bank for a change of denominations only in case a piece corresponding to more than half of the banknote is presented. An incomplete HUF banknote consisting of more than one piece—whether glued together or not—may be exchanged if the different parts belong to the same HUF banknote and the pieces together constitute more than half of the banknote.
- c. In the scope of a change of denominations the Bank is not obligated to exchange any HUF banknote or coin the authenticity or nominal value of which cannot be established beyond doubt.
- d. Damaged or incomplete HUF banknotes the continuous surface of which fails to reach half of the original size of the banknote do not represent any value, and consequently are taken over by the Bank without the payment of any consideration, free of charge.
- e. The Bank does not do any change of denominations in foreign currencies. Damaged or incomplete foreign currency banknotes are not accepted by the Bank either for account or for exchange.

3. Exchange of banknotes and coins withdrawn from circulation or being in the process of withdrawal

It is possible at any cash desk of the Bank to exchange—subject to the stock of cash available at the branch—HUF banknotes and coins that are withdrawn or are in the process of being withdrawn from circulation free of charge and without any limitation as to quantities, subject to the following conditions:

- a. Incomplete HUF banknotes are taken over by the Bank only in case a piece corresponding to more than half of the banknote is presented. An incomplete HUF banknote consisting of more than one piece—whether glued together or not—is taken over by the Bank if the different parts belong to the same HUF banknote and the pieces together constitute more than half of the banknote.
- b. Damaged or incomplete HUF banknotes the continuous surface of which fails to reach half of the original size of the banknote do not represent any value, and consequently are taken over by the Bank without the payment of any consideration, free of charge.
- c. The Bank is not obligated to exchange HUF banknotes withdrawn from circulation after the lapse of 3 years, and coins after the lapse of 1 year, from the deadline of withdrawal.
- d. The obligation to exchange HUF banknotes does not comprise HUF banknotes the authenticity or nominal value of which cannot be established beyond doubt.
- e. Foreign currency banknotes that are hard to recognise, damaged, incomplete or stained, are not accepted by the Bank for exchange.
- f. If the stock of cash available at the branch does not allow to complete the exchange of banknotes and coins in full, it is possible—based on the customer's demand—to order the required quantity of banknotes.

4. Limit for cash withdrawal from Raiffeisen ATM with cards issued by other banks

The maximum amount that may be withdrawn in the Raiffeisen ATM network with a card issued by another bank is HUF 200,000 per transaction.

5. Special procedure fee

Special procedure fee¹

HUF 3,905

This fee is also charged if in the case of the fulfilment of a request for data supply, data portability or data processing the demand for the data supply, data portability or data processing included in the request has already been submitted by the customer earlier within 365 days of the admission of the request. In such case the fee will not be charged promotionally until 25 August 2018.

¹ Indexation: The calculation of the fees included in this List of Terms & Conditions is linked to the average consumer price index published annually by the Hungarian Central Statistical Office for the previous calendar year. The amount or measure of the fee is modified automatically as of 1 April each year in accordance with the average consumer price index governing for the previous year (i.e. it is "indexed"). The Bank shall publish any change in the fee by 1 April each year at the latest in this List of Terms & Conditions. For the purposes of the fee change, the Bank shall apply—in accordance with the general rules of rounding—integer HUF amounts, and in the case of a fee item determined in EUR, an amount calculated up to 2 decimal places. The Bank reserves the right not to apply fee indexation once or even several times in respect of specific groups of customers or certain service types.