

List of Terms and Conditions for Corporate Clients

Effective: as from 27 April 2020
(change from version 19.04.2020: footnote correction)

* Indexation of charges and fees:

The Bank links the calculation of the charges and fees indicated in the present List of Conditions with * 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 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.

**Max HUF 6,000 applies to the added +0.3%, and max HUF 3,000,000 applies to the added +0.6%.

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I. General Conditions

1. The Bank has the right to round up values when calculating fee and interest amounts.
2. In addition to the listed conditions, the customer shall bear the Bank's out-of-pocket expenses, such as telex, telegram, SWIFT, courier, etc. costs.
3. HUF transfer fees, account maintenance fees and account statement fees are charged on the first banking day following each calendar quarter, except in the case of Business Active Accounts, Business Active Plus Account, Raiffeisen Accountant Account Package, Raiffeisen Pharmacy's Account Package, Raiffeisen Attorney's Account Package and Raiffeisen Europay Account Package. The above commissions, fees and interests are credited and debited on the Business Active Accounts, the Business Active Plus Account, Pharmacy's Account Package, Europay Account and Attorney's Account Package and the Accountant Account Package at the end of each calendar month. Account-keeping fees and commitment fees are charged by the 28th of each month. The Bank reserves the right to deviate from the aforesaid in individual agreements. Other, incidentally arising fees, commissions and costs are charged when incurred.

New settlement rules valid as of 01.05.2019

HUF transfer fees and account maintenance fees are charged, on the first workday after the end of each calendar quarter. Excepting for the Business Active Accounts, the Business Active Plus Account, Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package. The above commissions and fees debited on the Business Active Accounts, the Business Active Plus Account, the Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package on the first workday after the end of each calendar month. The Bank reserves the right to deviate from the aforesaid in individual agreements. Other, incidentally arising fees, commissions and costs are charged when incurred.

Account statement fees, debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar quarter. Excepting for the Business Active Accounts, the Business Active Plus Account, Accountant Account Package, Pharmacy's Account Package, Europay Account and Attorney's Account Package. The above account statement fees and interests are credited and debited on the Business Active Accounts, the Business Active Plus Account, Pharmacy's Account Package, Europay Account and Attorney's Account Package and the Accountant Account Package at the end of each calendar month. The Bank reserves the right to deviate from the aforesaid in individual agreements.

The fees and commissions related to foreign currency payment orders are due and payable on the date of execution of the order, upon the debiting of the amount of the payment order given by the customer, except in the case of interbank outgoing and incoming SEPA credit transfers initiated or respectively received in the period between 15/12/2019 and 31/01/2020 at the latest, as in the case of SEPA transactions occurring during this period certain fee elements or certain sub-amounts of the fee will not be debited at the time of debiting of the amount of the order, but subsequently, by 28/02/2020 at the latest.

The debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar quarter, except in the case of Business Active Accounts, Business Active Plus Account, Raiffeisen Accountant Account Package, Raiffeisen Pharmacy's Account Package, Raiffeisen Attorney's Account Package and Raiffeisen Europay Account Package. In the case of Business Active Accounts, Business Active Plus Account, Raiffeisen Accountant Account Package, Raiffeisen Pharmacy's Account Package, Raiffeisen Attorney's Account Package and Raiffeisen Europay Account Package, the debit and credit interests of HUF and FX current accounts are debited and credited, and the interests of HUF and FX call money accounts are credited, at the end of each calendar month.

4. The payment of regular fees of fixed amount connected with bank account keeping and overall order management, as well as any other services related to the bank account shall be due on specific dates identified in this List of Terms and Conditions, or periodically, on the last day of the given period. When a due date falls on a weekend or a

banking holiday, the bank account shall be debited with the regular fixed fees on the banking day preceding due date. In such case the value date of the payment shall be the day of debit, and—as a result—the accountholder shall make the payment in advance as compared to the due date.

Regular charges of fixed amount included in the Conditions List of the Corporate Business are the following: account maintenance fee; FX account maintenance fee; mailbox rental fee; terminal, software and modem usage fee; safe deposit box rental fee; Cash Management service fee; fee of statistical data supply for corporate clients; account-keeping package fees.

Upon receipt of a Client's instruction to close a bank account, the Bank will, for the period up to the account closure date in the month concerned, charge to the Client the pro rata amount of the monthly fee stipulated in the current List of Terms & Conditions for the relevant account management package or the pro rata amount of the specific monthly account management fee specified in the Bank Account Contract.

5. Cut-off times for money transfer and conversion orders to be executed on the same day are the following. The time of receipt and acceptance of individual orders and the end of the business day (as far as the performance of payment operations is concerned) shall be regarded as identical in accordance with those explained in detail in Section 5. In case of HUF transfers to be qualified as in-bank instant credit transfer the Bank ensures that the HUF amount of the payment transaction will be transferred within 5 seconds to the beneficiary's account in a way it will be available to the beneficiary. The fulfilment of in-bank instant credit transfers takes place continuously on every calendar day. In the case of a single credit transfer qualifying as an instant credit transfer (i.e. meeting the criteria described in Part 1, Section 5.1.1/A of the GBC), the Bank shall ensure that the amount of the payment transaction is credited to the account of the beneficiary's payment service provider within 5 seconds from the receipt of the payment order at the latest. Instant credit transfers are performed continuously, on each calendar day for the purposes of instant credit transfers.

| Order given | Paper-based ¹ | Via telephone | On-line | | | |
|--|--------------------------|---------------|-----------|----------------------------|-----------|-------|
| | | | DirektNet | Raiffeisen Electra/Express | MultiCash | SWIFT |
| HUF transfer qualifying as in-Bank instant credit transfer | | | 24:00 | 24:00 | 24:00 | 16:30 |
| HUF transfer between the customer's own accounts qualifying as in-Bank instant credit transfer | | | 24:00 | 24:00 | 24:00 | 16:30 |
| HUF transfer qualifying as instant credit transfer | | | 24:00 | 24:00 | 24:00 | 16:30 |
| In-Bank HUF transfer | 16:00 | 17:00 | 17:00 | 16:30 | 16:30 | 16:30 |
| In-Bank HUF transfer between the customer's own accounts | 16:00 | 17:00 | 17:00 | 16:30 | 16:30 | 16:30 |
| Interbank ad hoc HUF payments | 16:00 | 16:30 | 16:30 | 16:30 | 16:30 | 16:30 |
| Standing payment orders (for T+1 day) | 15:30 | 15:30 | 15:30 | 16:30 | - | - |

¹In the case of orders given on fax, cut-off times are identical with those of orders given on paper.

| | | | | | | |
|--|-------|-------|-------|-------|-------|-------|
| Modification or cancellation of standing payment orders (for T+1 day; prior to the first fulfilment of the standing order no modification is possible, the standing order must be deleted and new order has to be submitted) | 15:30 | 15:30 | 17:00 | | | |
| Recalling ad hoc, or standing order HUF payments ² | 15:00 | 16:00 | - | 15:00 | - | - |
| Time deposit orders and termination ³ | 16:00 | 16:00 | 17:00 | 16:30 | - | - |
| In-bank FX transfer with conversion | 10:00 | 12:00 | 12:00 | 12:00 | 12:00 | 12:00 |
| In-bank FX transfer without conversion – except for EUR | 15:00 | 15:30 | 15:30 | 15:30 | 15:30 | 15:30 |
| In-bank EUR FX transfer without conversion | 15:00 | 17:00 | 17:00 | 17:00 | 17:00 | 17:00 |
| Interbank payments of FX / HUF with conversion | 10:00 | 12:00 | 12:00 | 12:00 | 12:00 | 12:00 |
| Interbank payments of FX / HUF without conversion | 10:00 | 12:00 | 12:00 | 12:00 | 12:00 | 12:00 |
| SEPA Credit Transfer (for T day) | 11:00 | 12:00 | 12:00 | 12:00 | 12:00 | 12:00 |
| SEPA Credit Transfer (for T+1 day, for T+2 day) | 10:00 | 12:00 | 12:00 | 12:00 | 12:00 | 12:00 |
| Intra Group Payments ⁴ | 10:00 | 12:00 | 12:00 | 12:00 | 12:00 | 12:00 |
| Intra Group Payments ⁴ , SEPA | 10:00 | 12:00 | 12:00 | 12:00 | 12:00 | 12:00 |
| Special FCY exchange conversion | - | - | 18:00 | 18:00 | - | - |
| VIBER transfer | 16:00 | - | - | 16:30 | 16:30 | 16:30 |
| In-Bank collection orders (on account of reasons "1", "4" and "5") and official credit transfer orders | 14:00 | - | - | 15:00 | 15:00 | - |
| Interbank collection orders (on account of reasons "1", "4" and "5") and official credit transfer orders | 14:00 | - | - | 14:00 | 14:00 | - |
| Postal payment orders | 12:00 | - | - | 14:00 | 14:00 | - |

²The deadline for giving a request to recall interbank HUF payment orders given via Raiffeisen Direkt or Raiffeisen DirektNet is the 30th business day following execution of the transfer order. If the beneficiary does not respond to the recall request within 60 business days after the recalled payment is executed, then the request of recall will be cancelled. Recalling of in-bank instant credit transfer by the payer can be given until the 13th months from the month of the initiation of the transfer. If the beneficiary has not declared about the recalled HUF transfer until the 30th working day after the recalled payment is executed, then the Bank will regard the order as denied.

³Bank shall execute orders received the above mentioned cut-off time next working day at the latest. Time deposit termination is not available via DirektNet.

⁴Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section 1/15 of the List of Terms & Conditions.

| | | | | | | |
|---|---------------------|-------|-------|-------|-------|---|
| Multiple transfer | - | - | - | 16:30 | 16:30 | - |
| Multiple collection (initiation of direct debit) | - | - | - | 16:30 | - | - |
| Multiple collection (direct debit) for T+2 day | 16:00 | - | - | - | - | - |
| Multiple collection (direct debit) for T+1 day ⁵ | 16:00 | 16:00 | 16:00 | 16:00 | - | - |
| Blockage of direct debit (on the day before the debit) | 16:00 | 16:00 | 24:00 | - | - | - |
| Submitting SEPA DD B2B letter of authorisation | 15:30 | - | - | - | - | - |
| SEPA DD (Direct Debit) Core direct debit limiting statement set/modification/cancellation | 15:30 | - | - | - | - | - |
| Forbidding the execution of SEPA DD Core and B2B a direct debit | 15:30 | 15:30 | - | - | - | - |
| Refund of paid SEPA DD Core direct debit | 13:30 | - | - | - | - | - |
| | Cash deposit | | | | | |
| Cash deposit in bags at banking cashier | 11:00 | | | | | |

Opening time for receiving payment orders:

| Branch | Raiffeisen Direkt | Raiffeisen DirektNet | Raiffeisen Electra/Express | MultiCash | SWIFT ⁶ |
|---|-------------------|----------------------|----------------------------|-----------|--------------------|
| Branch Opening | 7:00 | 7:00 | 7:00 | 7:00 | 7:00 |
| Special FCY exchange conversion | - | 8:00 | 8:00 ⁷ | - | - |
| In case of account transfer orders, single credit transfers qualifying as instant credit transfer and in- | - | 0:00 | 0:00 | 0:00 | 7:00 |

⁵T+1 day is when the validity of the authorisation starts. It is from such day that the beneficiary of the authorisation (the service provider) will have the right to debit the account.

⁶If the system transmitting to the Bank the transactions concerning in-Bank online HUF credit transfers and transfers—initiated online—between the customer's own HUF accounts is the SWIFT system, in that case the Bank will accept orders concerning transactions transmitted in the MT101 message type—subject to the restriction below—between 5:00 a.m. and 10:00 p.m. on business days. In respect of the above, the Bank reserves the right to change the above time interval for any operational or system technical reason, having regard to which please take note that in-Bank online HUF credit transfers and transfers between the customer's own accounts that are received by the Bank via the SWIFT system (in an MT101 message type) shall be executed by the Bank within the order execution times, which are identified currently as 7:00 a.m. to 4:30 p.m.

⁷Raiffeisen Electra only

| | | | | | |
|---|--|--|--|--|--|
| Bank transfers qualified as in-bank instant credit transfer | | | | | |
|---|--|--|--|--|--|

The following shall be governing for the order of execution of the crediting to HUF accounts of single HUF credit transfers and transfers between the customer's own accounts:

| Order type | Cut-off time for receipt of orders | Workday closing time |
|---|---|---|
| Incoming In-bank ad hoc HUF account transfers | 17:10 In case of instant credit transfer and in-Bank instant credit transfer: 24:00 | 17:10 In case of instant credit transfer and in-Bank instant credit transfer: 24:00 |
| Incoming Interbank ad hoc HUF payments | 18:10 In case of instant credit transfer: 24:00 | 18:10 In case of instant credit transfer: 24:00 |

Information about execution of payments crediting (incoming FX transfers), if not in-bank instant credit transfer:

| Order type | Cut-off time for receipt of orders | Workday closing time |
|---------------------------------|------------------------------------|----------------------|
| Incoming In-bank FX transfers | EUR | 17:00 |
| | without conversion | 15:30 |
| | with conversion | 12:00 |
| Incoming Interbank FX transfers | EUR | 17:00 |
| | without conversion | 15:30 |
| | with conversion | 12:00 |

Cut-off times for receiving ad hoc HUF payment orders on Foreign Currency Accounts:

| Order type | Cut-off time for receipt of orders | Workday closing time |
|--------------------------------------|---|----------------------|
| In-Bank incoming single HUF transfer | Beneficiary's account is denominated in an EEA currency | 18:00 |

| | | | |
|--|--|--|--|
| | | In case of instant credit transfer: 24:00 | In case of instant credit transfer: 24:00 |
| | Beneficiary's account is denominated in a non-EEA currency | 12:00 | 12:00 |
| Incoming single HUF transfer from outside the Bank | Beneficiary's account is denominated in an EEA currency | 18:00 In case of instant credit transfer: 24:00 | 18:00 In case of instant credit transfer: 24:00 |
| | Beneficiary's account is denominated in a non-EEA currency | 12:00 | 12:00 |

| Order type | | | Cut-off time for receipt of orders | Workday closing time |
|--|-----------------|--|--|--|
| Incoming In-bank ad hoc HUF transfers | with conversion | Beneficiary's account is denominated in EEA currencies | 12:00 In case of in-bank instant credit transfer: 24:00 | 12:00 In case of in-bank instant credit transfer: 24:00 |
| | with conversion | Beneficiary's account is not denominated in EEA currencies | 12:00 | 12:00 |
| Incoming Inter-bank ad hoc HUF transfers | with conversion | Beneficiary's account is denominated in EEA currencies | 12:00 | 12:00 |
| | with conversion | Beneficiary's account is not denominated in EEA currencies | 12:00 | 12:00 |

The Bank processes non EEA incoming foreign exchange payments with or without conversion received directly from nostro bank until 12:00 a.m. on receipt day, received from other banks on the day of receiving credit advice from nostro bank, not earlier than receipt day.

EEA incoming foreign exchange payments⁸ with or without conversion, received directly from nostro bank or as SEPA credit transfer until 15:30 p.m., are processed on receipt day; received from other banks or non SEPA credit transfer are processed on the day of receiving credit advice from nostro bank, not earlier than receipt day.

Payments without conversion in euro currency received until 17:00 p.m. are processed on the receipt day, the end of the working day is 18:00 p.m.

In case of payments without conversion the processing day cannot be earlier than value date of the payments or covers.

Incoming payments received after the above mentioned Cut off Times are processed on the next banking day.

⁸EEA foreign exchange payments: only EEA currencies and EEA member countries are affected in the payments.

The payments are processed with normal priority based on our standard processing except any other disposition from client. Except payments without conversion in euro currency, the cut-off time by which orders should be received so that the Bank executes the received order on the same banking day and the closing time within a banking day by which a payment order may be sent to the Bank shall be the same.

6. In the case of FCY transfers, the international bank account number (IBAN) of the beneficiary should be written on the order. In its absence, European banks may charge a penalty fee, which amount shall be immediately shifted on by Raiffeisen Bank to the ordering customer, whose account will be debited with the same amount.

Outgoing FCY payment orders to EU countries given by EU standards are executed according to BIC code (SWIFT code) given by the customer. Outgoing FCY payment orders to EU countries which are not given by EU standards are executed according to IBAN (International Bank Account Number).

7. In accordance with Regulation (EU) 2015/847 (the "Regulation"), the Bank is required to check whether information on payers and payees, accompanying incoming and outgoing transactions and those going through the Bank are available fully, in accordance with the requirements of the Regulation, and furthermore in the cases specified in the Regulation it is required in the case of incoming transactions to be credited to accounts kept at the Bank to verify the accuracy of the information on the payee. The Regulation applies to transfers of funds, in any currency, which are sent or received by a payment service provider or an intermediary payment service provider established in the European Union, and which are carried out at least partially by electronic means. Credit transfers and direct debits both fall within the scope of the Regulation.

Irrespective of currency, all transfers of funds should include the following information:

| | |
|-------|---|
| Payer | <ul style="list-style-type: none"> • payment account number/IBAN (or unique transaction identifier (UTI*)) • name • address (official personal document number, customer identification number, date and place of birth) |
| Payee | <ul style="list-style-type: none"> • payment account number/IBAN (or unique transaction identifier (UTI*)) • name |

* In the case of a transfer not made from or to a payment account, a unique transaction identifier can be used.

In accordance with the Regulation, the information concerning the payee is deemed to be available in full if the payment account number/IBAN and the name are available. If a transfer of funds fails to include information concerning the payer and the payee fully, this may result in the transfer being carried out with a delay or being rejected.

8. For the sake of the customer's security, the Bank shall only fulfil cash withdrawal orders in excess of HUF 2 million or its FX equivalent (calculated at the Bank's prevailing FCY selling rate) only for the customer or its permanent proxy. Cash withdrawal orders given by ad hoc proxies shall only be fulfilled up to a limit of HUF 2 million or its FX equivalent (calculated at the Bank's prevailing FCY selling rate).
9. Information on the rules of procedure of the National Bank of Hungary concerning VIBER payment transactions⁹.

⁹ See Appendix No. 3 for details.

10. On the current amount of any debit balance generating in the Hungarian forint current account due to the delayed payment or non-payment of the accountholder, the Bank shall charge a default interest equalling the base rate of the National Bank of Hungary + 7% p.a. from the date of the default (calculated on a 365/360 basis).
11. On the current amount of any debit balance generating in the foreign exchange current account due to the delayed payment or non-payment of the accountholder, the Bank shall charge a current account debit interest concerning corporate customers—specified in the Announcement from time to time in effect—for the period of the default, starting from the first day of the default (interest shall be calculated on a 365/360 basis.)
12. The Bank performs cash withdrawal based on payment slip, on the date or interval, which is indicated in the payment slip.
13. Obligation to give prior notice of cash withdrawals in HUF:

In the case of cash withdrawals of HUF 2 million or more, prior notice is to be given in writing by 3:00 p.m. on the banking day preceding the date of the cash withdrawal.

Cash withdrawals of which prior notice has been given may be cancelled free of charge by the deadline set for the notice of cash withdrawal.

14. Obligation to give prior notice of cash withdrawals in foreign currency:

In the case of cash withdrawals of more than HUF 300,000 in EUR or USD, if the amount of the cash withdrawal does not exceed EUR 10,000 or USD 10,000, prior notice is to be given in writing by 11:00 a.m. on the banking day preceding the date of the cash withdrawal.

In the case of cash withdrawals in EUR or USD, if the amount of the cash withdrawal exceeds EUR 10,000 or USD 10,000, written notice should be given by 11:00 a.m. on the second banking day preceding the day of the cash withdrawal.

In the case of cash withdrawals of more than HUF 300,000 in any other foreign currency, written notice is to be given by 11:00 a.m. on the second banking day preceding the day of the cash withdrawal.

Cash withdrawals of which prior notice has been given may be cancelled free of charge by the deadline set for the notice of cash withdrawal.

15. In the case of payments not in EUR initiated by the Customer in favour of bank accounts registered in the Member States of the EU, or in Switzerland, Norway, Iceland or Liechtenstein, and in the case of payments initiated by the Customer in favour of bank accounts registered in Turkey or the United Arab Emirates, the Customer shall bear an obligation of identifying the beneficiary's International Bank Account Number (IBAN), as well as the SWIFT code (BIC or Bank Identifier Code) of the beneficiary's account-keeping bank for the Bank when giving the payment order.

The Bank shall check the IBAN featuring in the payment order on the basis of the standard (EBS204 V3-February 2001) of the European Committee for Banking Standards (ECBS) concerning IBAN generation.

If the Customer provides an invalid IBAN in the payment order, or fails to provide any, the Bank rejects fulfilling the payment order, and the Bank shall notify the Customer about the rejection and the cause of the rejection. The Bank shall have the right to reject fulfilling the payment order until the Customer has provided a faultless IBAN to the Bank. All emerging costs related to the invalid or not provided IBAN charges the Customer.

As regards any issue concerning the acceptance and fulfilment of payment orders that is unregulated in this section, the general rules set forth in the Bank's business regulations shall be governing.

Transfer orders involving conversion which are submitted before the cut-off time are converted on the date the coverage is available, once a day, after 2:00 p.m., at the exchange rate set for the execution of foreign currency transfer orders, with the customer type and the order type (normal, urgent, very urgent) also being taken into account. The orders are booked after the conversion, on the envisaged value date of execution.

In the case of incoming foreign exchange transfer orders, some charges may be deducted prior to be Bank receiving the order. Such incurred costs are independent of the Bank, and are developed on the basis of the transfer route determined by the initiating bank, depending on the pricing terms of the intermediary banks. Costs deducted from the original amount of the transfer order are not assumed by the Bank from the customer.

Transfer orders initiated in foreign currencies shall be executed in the currency determined by the customer only if the beneficiary financial institution keeps accounts in the intended currency of the transfer.

If the customer launches a credit transfer order assuming all transfer charges (OUR), the customer's account may be subsequently debited with the fees charged by the intermediary banks involved in the transfer.

16. Banks involved in the Intra Group Payment service:

| | | |
|--------------------|---|----------------|
| Albania | Raiffeisen Bank Sh.a., Tirana | SGSB AL TX XXX |
| Austria | Raiffeisen Bank International AG | RZBA AT WW XXX |
| Austria | Raiffeisenverband Salzburg | RVSA AT 2S XXX |
| Austria | Raiffeisenlandesbank Niederösterreich-Wien | RLNW AT WW XXX |
| Austria | Raiffeisenlandesbank Oberösterreich | RZOO AT 2L XXX |
| Austria | Raiffeisenlandesbank Tirol | RZTI AT 22 XXX |
| Austria | Salzburger Landes-Hypothekenbank | SLHY AT 2S XXX |
| Austria | Raiffeisenlandesbank Vorarlberg | RVVG AT 2B XXX |
| Bosnia Herzegovina | Raiffeisen Bank d.d Bosna i Hercegovina, Sarajevo | RZBA BA 2S XXX |
| Bulgaria | Raiffeisenbank (Bulgaria) E.A.D., Sofia | RZBB BG SF XXX |
| Czech Republic | Raiffeisenbank a.s., Prague | RZBC CZ PP XXX |
| Belarus | Priobank JSC, Minsk | PJCB BY 2X XXX |
| Croatia | Raiffeisenbank Austria d.d., Zagreb | RZBH HR 2X XXX |
| Kosovo | Raiffeisen Bank Kosovo J.S.C., Prishtina | RBKO XK PR XXX |
| Hungary | Raiffeisen Bank Zrt., Budapest | UBRT HU HB XXX |
| Germany | RLB OÖ Zweigniederlassung Süddeutschland | RZOO DE 77 XXX |
| Russia | AO Raiffeisenbank, Moscow | RZBM RU MM XXX |
| Romania | Raiffeisen Bank S.A., Bucharest | RZBR RO BU XXX |
| Serbia | Raiffeisen banka a.d., Belgrade | RZBS RS BG XXX |
| Slovakia | Tatra banka a.s., Bratislava | TATR SK BX XXX |
| Ukraine | Raiffeisen Bank Aval JSC, Kiev | AVAL UA UK XXX |

17. If exercising its right of set-off based on a law or stipulated in the Bank's General Business Conditions or in any agreement concluded with the Customer the Bank debits any of the Customer's bank accounts and settles its claim on the Customer with an in-house account transfer that involves conversion, then the Bank will have the right to charge on the converted amount the fee payable for in-house transfers with conversion (T day) as set out in the Fee Chart related to the bank account agreement concluded with the Customer or in its absence in the List of Terms and Conditions for Corporate Clients from time to time in effect.
18. Upon the performance or partial performance of collection orders and court orders for payment launched from FX accounts and involving conversion, the Bank will have the right to charge on the converted amount the fee payable for in-house transfers with conversion (T+2 day) as set out in the Fee Chart related to the bank account agreement concluded with the Customer or in its absence in the List of Terms and Conditions for Corporate Clients from time to time in effect.

The Bank will charge the aforementioned conversion fee also in the case of collection orders presented on the basis of letters of authorisation as well as promissory notes or bills of exchange wherever the performance of the order involves conversion.

19. As to CNY, transfer orders may be placed only on hardcopy (meaning that the electronic way is excluded) and in the currency in which the account-holder's account is kept. If, on the account kept with the Bank, the coverage is available in any other currency, the order may be fulfilled within the framework of a specific order by the holder, thru a conversion service, the so-called Treasury conversion. The deadline of the transfer is 10:00, accounting takes place on the T+2 day.
20. As to CNY and TRY, unless otherwise decided by the bank or otherwise agreed with the Client, the Bank shall render foreign exchange services only in relation to the account kept with the Bank – the Bank shall not provide any cash (currency) services in the above currencies.
21. Formula used for interest calculation

$$\frac{\text{principal} \times \text{interest rate in \%} \times \text{number of days}}{36,500}$$

As regards the calculation of the interest payable on the balance of current accounts, the day of deposition of the relevant amount shall be considered as the starting day, and the day preceding withdrawal as the closing day of the deposit.

The measure of the standardised deposit interest ratio ("EBKM") as defined in Government Decree No. 82/2010 (III.25.)—which ratio must be used for current account interests as well according to the said Government Decree—is included in the relevant bank account agreement.

22. In case of financial institutions, payment service providers, investment companies, investment management companies and investment funds not subject to the Law n° CXVI of 2012 on the financial transaction tax, the financial transaction tax (the 0.3 % maximum HUF 6,000 and the 0.6 %, maximum HUF 3,000,000 fee element added to the original fare indicated in percentage) - as a part of the transaction fees published in this List of Terms and Conditions - is not charged.
23. The Bank shall solely process SEPA Credit Transfer in case of meeting all the requirements listed below otherwise the payment shall be rejected.
- currency of the payment denominated in Euro
 - correctness of the beneficiary's IBAN
 - shared charges (SHA)
 - SEPA membership of the beneficiary bank (or accessibility through SEPA network)

In case all the above mentioned requirements excluding solely the last one are fulfilled, and unless the Customer is informed otherwise, the Bank shall execute the payment as non-SEPA transaction.

24. If the amount of a SEPA credit transfer with conversion is given in the currency of the credited account – different from EUR –, than the credit transfer can not be extra urgent. For any services which are not included in the given account package, Customers using an Account Package shall pay the fees set out in the Corporate List of Terms & Conditions from time to time in effect.
25. The SEPA DD Core direct debits are executed according to the instructions about restrictions, on the first workday after the day of receipt of the instructions, including the SEPA DD Core direct debits if the day of execution is on that first working day. The Bank accepts instructions about SEPA DD Core direct debit restrictions from 3rd October 2016.
26. A paid SEPA DD Core direct debit can be refunded without examination within 8 week after the execution of the direct debit (56 days not including the day of the execution) until the last banking working day.
27. In case private entrepreneurs, small-scale farmers, private individuals with tax number or other independent private entrepreneurs initiate in-bank transfer, standing payment order with fixed amount, multiple payment order, SEPA credit transfer or payment in foreign currencies to their own in-bank retail bank, Credit card, Bank or Securities account maintained as a retail customer, the 0.3%, max HUF 6000 part of the fee does not apply, despite being listed in the full fee. This provision shall apply retroactively as of 1 January 2017.

28. Transfer with preferential fees

Due to changes in the Bank's costs related to the modification of act CXVI of 2012. on financial transaction duty, the Bank applies preferential fees for the following transfers:

- As of 01.12.2018 the bank will not charge the "0.3%, max HUF 6000" part of the outgoing transfer fee determined in percentage in case of transfers where the beneficiary account is a limited use payment account belonging to Széchenyi Pihenő Card.

- Effective as of 01/01/2019 in case of all one-time and standing credit transfers other than those that are free of charge or have a fee of HUF 0, initiated by natural persons (not including private entrepreneurs):

- if the amount of the transaction is HUF 20,000 or less, the 0.3% max. HUF 6,000 part of the fee shall not be charged,

- if the amount of the transaction is in excess of HUF 20,000, then up to HUF 20,000 the 0.3% max. HUF 6,000 part of the fee shall not be charged.

- In the case of credit transfers from the transactional accounts of small-scale agricultural producers, sole proprietors and other self-employed persons 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 range of accounts listed below), from the credit transfer fee the Bank will not charge the fee element corresponding to the measure of financial transaction tax (0.3% maximum HUF 6,000).

MÁK accounts affected by the discount:

| | | | |
|----------------------------|----------------------------|----------------------------|----------------------------|
| 10002003-93489306-00000000 | 10036004-93489306-00000000 | 10025004-93489306-00000000 | 10002003-93489306-00000000 |
| 10002003-93489306-00000000 | 10045002-93489306-00000000 | 10049006-93489306-00000000 | 10002003-93489306-00000000 |
| 10024003-93489306-00000000 | 10002003-93489306-00000000 | 10047004-93489306-00000000 | 10036004-93489306-00000000 |
| 10045002-93489306-00000000 | 10048005-93489306-00000000 | 10049006-93489306-00000000 | 10026005-93489306-00000000 |

| | | | |
|----------------------------|----------------------------|----------------------------|----------------------------|
| 10028007-93489306-00000000 | 10046003-93489306-00000000 | 10034002-93489306-00000000 | 10047004-93489306-00000000 |
| 10033001-93489306-00000000 | 10024003-93489306-00000000 | 10027006-93489306-00000000 | 10027006-93489306-00000000 |
| 10044001-93489306-00000000 | 10046003-93489306-00000000 | 10034002-93489306-00000000 | 10035003-93489306-00000000 |
| 10029008-93489306-00000000 | 10026005-93489306-00000000 | 10044001-93489306-00000000 | 19017004-88104264-70100001 |
| 10048005-93489306-00000000 | 10002003-93489306-00000000 | | |

29. Transfers initiated via Payment Initiation Service Providers.

In case of payment transactions initiated through a payment initiation service provider the fees applied on electronic channels (Raiffeisen DirektNet, Raiffeisen Electra, MultiCash, in case of expanding to corporate customers myRaiffeisen) used by the customer will be debited.

30. The bank rejects the crediting or reception of HUF transfers and in-house transfer between the customer's own accounts where the beneficiary account is denominated in foreign currency below HUF 5 and the crediting of interbank incoming HUF transfers below HUF 5 as ungrantable transactions with too low amount.

31. Starting from 15 December 2019, the Bank shows the fee charged for a currency conversion service related to a cross-border credit transfer in euro (SEPA credit transfer) initiated by the Customer or incoming to the credit of the Customer's payment account kept at the Bank, as well as the fee that might be charged for urgent/extra urgent performance in the case of a cross-border SEPA credit transfer initiated by the Customer, separately—breaking up the lump-sum transaction fee applied previously—and discloses these fees in the List of Terms & Conditions as separate fee elements additional to the transfer fee of the credit transfer as a basic fee. It is a further change that as of 15 December 2019 a distinction is made between the different transfer fees (i.e. basic fees) of cross-border SEPA credit transfers initiated by the Customer according to transaction channels as well, adjusted to domestic HUF credit transfers. The breakup of the transaction fee of cross-border SEPA credit transfers as above does not result in any detrimental change (fee increase) for the Customers, its sole purpose being to give more transparent information to the Customers and to ensure compliance with Regulation (EC) No 924/2009 on certain charges on cross-border payments in the Union and currency conversion charges. Therefore the transaction fee of cross-border SEPA credit transfers equals the sum total of the basic fee relevant to the channel used by the Customer and the additional conversion fee that may be charged—depending on the order type—in the case of a conversion service, or the urgency or extra urgency fee optionally charged in the case of urgent/extra urgent performance.

32. With a view to compliance with Regulation (EC) No 924/2009, starting from 19 April 2020 the fees charged for all foreign currency credit transfers will be broken up into their constituents, and where applicable the fees of the currency conversion service connected to the transfer and of urgent / extra urgent performance will be shown as separate fee elements in addition to the transfer fee (basic fee). Therefore the transaction fee of foreign currency credit transfers equals the sum of the basic fee relevant to the channel used by the Customer and—depending on the order type—any additional conversion fee that will be charged in the case of a conversion service, and/or the urgency or extra urgency fee charged in the case of urgent/extra urgent performance.

33. *Meeting its obligation set out in Regulation (EC) No 924/2009, starting from 19 April 2020 in the case of foreign currency credit transfers involving currency conversion and started from the Bank's website or from the mobile app, before the approval of the financial transaction the Bank shall inform the Customer via the given channel of the total estimated amount of the credit transfer in the currency of the payment account to be debited, including all transaction fees and conversion fees. If the Customer enters the amount of the foreign currency credit transfer (involving conversion) in the currency of the payment account to be debited, the Bank shall inform the Customer of the estimated amount to be transferred to the beneficiary in the currency of performance. It shall be the responsibility of the Customer to view prior to the approval of the payment transaction the above information provided by the Bank via the given channel.*

II. Account Keeping Packages

Current promotional offers

Promotional account maintenance fee offer for start-up entrepreneurs:

From July 3rd, 2017 until the offer is withdrawn, Raiffeisen will waive the first twelve months of current account maintenance fee for start-up businesses with newly opened Active 1 accounts. After the promotional period the bank will follow the general terms and conditions posted for the Active 1 accounts with respect to the monthly current account maintenance fee.

From 01/01/2020 until withdrawal, through a period of 12 months calculated from the account opening (promotional period), in the case of electronic HUF single payments from the HUF main account to NAV budgetary accounts (as per Sections 1.a and 1.b of the valid list of NAV account numbers and tax types published by NAV) the Bank shall charge a discount rate (0.3%, max. HUF 6,000) for start-up enterprises opening Business Active 1 accounts as new customers.

After the lapse of the promotional period, for credit transfers launched to NAV budgetary accounts the single credit transfer fee specified in the Business Active 1 Account section of the List of Terms & Conditions from time to time in effect shall be paid.

It is a precondition for using the discounts that the enterprise should have been entered in the relevant certified public records—or the small-scale agricultural producer's license should have been issued—not more than 6 months before the date of execution of the payment account agreement, and that the customer sign the relevant amendment to the payment account agreement for the use of the discount.

This promotional offer cannot be combined with other electronic transaction discount offers for out-of-bank transfers.

Promotional account opening offer (electronic transaction discount offers for out-of-bank transfers):

For a promotional period of 12 months, starting from the date of account opening, the bank will charge a discounted fee for a given number of outgoing domestic HUF electronic money transfers from the primary HUF account within each month. The offer is valid for new clients who open Raiffeisen Business Active Accounts, or Raiffeisen Accountant Account, Raiffeisen Attorney's Account, Raiffeisen Pharmacy Account by 30 June 2020, and have Annual Net Sales under HUF 1250 million. The number of promotional transactions depends on the customer's account package. The promotion is valid for the first 3 transfers in the case of Active 1 accounts, first 5 transfers for Active 2 accounts, and first 10 transfers for Active 3 Account, Accountant Account, Raiffeisen Attorney's Account, Raiffeisen Pharmacy Account, Active 4, Europay Account and Active Plus accounts (Active 4, Europay and Active Plus with standard or special conditions). All promotional transfers are only valid in case of electronic transfers submitted via DirektNet, Electra or MultiCash systems.

If the customer changes their account package during the 12 months promotional period, the bank will examine the customer account package on the 25th of each month and instate the modified monthly number of promotional electronic transfers relevant to the new package. The amendment will take effect in the following month, and continue for the remaining period of the 12 months promotion.

If the account agreement is signed on or before 30 June 2020, the discount will be provided even if the account is actually opened after the date of 30 June 2020. After the promotional period the advertised fee for Outgoing transfers (listed in chapter II.1 of the present List of Terms Conditions) shall be charged for transfers originating from HUF accounts.



1. Raiffeisen Business Active Accounts

Account Packages for Enterprises with Annual Net Sales of Less than HUF 1250 Million.

| | Active 1 Account | Active 2 Account | Active 3 Account | Active 4 Account |
|---|--|--|--|--|
| Monthly account maintenance fee ¹⁰ | Ordering at least 3 transfer transactions ¹¹ a month: HUF 0 | Incoming payments ¹² reach HUF 1.5 million in a calendar month: HUF 0 | Incoming payments ¹² reach HUF 5 million in a calendar month: HUF 0 | Incoming transactions ¹² reach HUF 10 million in a calendar month or the average monthly account balance ¹³ reaches HUF 5 million: HUF 0 |
| | HUF 992 ¹⁴ For start-up entrepreneurship HUF 0 in the first 12 months ¹⁵ | HUF 1905 ¹⁴ | HUF 4914 ¹⁴ | HUF 8926 ¹⁴ |
| Services included: | | | | |
| Raiffeisen Direkt telephone banking service | + | + | + | + |
| Raiffeisen DirektNet internet banking service | + | + | + | + |
| Unlimited number of free HUF payments to HUF account | + | + | + | + |

¹⁰In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2020.

¹¹ Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank.

¹² Each in-bank and interbank transfer shall be considered incoming payment excluding the transfers from the Client's own accounts kept with Raiffeisen Bank. Furthermore, any cash payment to the Client's account shall also be considered incoming payment. The Banks shall check incoming payments both for the HUF, for FX accounts and for the Attorney's escrow accounts.

¹³For the calculation of average monthly account balance the Bank take into accounts the HUF and FX, accounts „Kamathegyező”, the term deposit and the Premium Investment balance.

¹⁴ The Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

¹⁵This promotional offer cannot be combined with other electronic transaction discount offers for out-of-bank transfers.

| | Active 1 Account | Active 2 Account | Active 3 Account | Active 4 Account | |
|--|--|---|---|---|---|
| Mobil (SMS) Banking Light service application fee and monthly maintenance fee | + | + | + | + | |
| Mobil (SMS) Banking service application fee and monthly maintenance fee | | | + | + | |
| MasterCard Business card (1 pc)¹⁶ | + | + | + | | |
| Visa Business or MasterCard Business card (1 pc)¹⁶ | | | | + | |
| Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (In case of Active Account 4, for previously contracted REX terminals monthly maintenance fee) | + | + | + | + | |
| Monthly cash withdrawal from any domestic ATM at reduced fares (item/month)¹⁷ | 1 item HUF 0 + 0,6% | 2 items HUF 0 + 0,6% | 3 items HUF 0 + 0,6% | 3 items HUF 0 + 0,6% | |
| Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares¹⁷ | 0,12%, min HUF 300 + 0,6% | 0,12%, min HUF 300 + 0,6% | 0,12%, min HUF 300 + 0,6% | 0,12%, min HUF 300 + 0,6% | |
| Account opening | free of charge | free of charge | free of charge | free of charge | |
| Minimum account opening balance | HUF 0 | HUF 0 | HUF 0 | HUF 0 | |
| Account keeping monthly fee of sub-account (in HUF and foreign currencies) | HUF 992 / account | HUF 992 / account | HUF 992 /account | HUF 992 /account | |
| Fee of HUF sub-accounts opened for account packages | free of charge | free of charge | free of charge | free of charge | |
| Change of account keeping package¹⁸ | HUF 2507 | | | | |
| Mobile Banking service application fee | free of charge | | | | |
| Credits in HUF | | | | | |
| | Incoming transfers (GIRO) | free of charge | free of charge | free of charge | free of charge |
| | In-house transfers | free of charge | free of charge | free of charge | free of charge |
| | Incoming VIBER transactions | free of charge | free of charge | free of charge | free of charge |
| In-bank transfer | | | | | |
| | Electronic and via internet, via telephone | 0.3%, max HUF 6000** |
| | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| Outgoing transfers | | | | | |

¹⁶ The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged

¹⁷In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for domestic ATM transactions, if there has been no modification in the customer's account package after 01.10.2017: Monthly cash withdrawal from any domestic ATM at reduced fares (item/month): Active 1 account 0 items, Active 2 account 2 items, Active 3 account 2 items, Active 4 account 3 items HUF 785. Domestic ATM cash withdrawal fee is charged for the additional transactions. Please see Chapter VII.

¹⁸Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2020.

| | | Active 1 Account | Active 2 Account | Active 3 Account | Active 4 Account |
|---|--|---|---|---|---|
| | Electronic and via internet, via telephone | 0.25%, min. HUF 250 + 0.3%, max HUF 6000** | 0.2%, min. HUF 250 + 0.3%, max HUF 6000** | 0.15%, min. HUF 190 + 0.3%, max HUF 6000** | 0.1%, min. HUF 190 + 0.3%, max HUF 6000** |
| | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| In-house transfer between the customer's own accounts (ad hoc and standing payment orders) | | free of charge | free of charge | free of charge | free of charge |
| Standing payment orders with fixed amount¹⁹ | | | | | |
| In-bank | Electronic and via internet, via telephone | 0.3%, max HUF 6000** |
| Outgoing | Electronic and via internet, via telephone | 0.25%, min. HUF 250 + 0.3%, max HUF 6000** | 0.2%, min. HUF 250 + 0.3%, max HUF 6000** | 0.15%, min. HUF 190 + 0.3%, max HUF 6000** | 0.1%, min. HUF 190 + 0.3%, max HUF 6000** |
| In-bank and outgoing | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer given in hard copy | | HUF 190 /items | HUF 190 /items | HUF 190 /items | HUF 190 /items |
| Cancellation, modification fee of standing payment orders with fixed amount | | free of charge | free of charge | free of charge | free of charge |
| Cancellation, modification fee of payment orders given on-line, via internet or on phone | | free of charge | free of charge | free of charge | free of charge |
| Cancellation, modification fee of payment orders given in hard copy (The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until reception of the cancellation order. Payment orders executed on the day of receipt may not be cancelled.) | | HUF 490 /item | HUF 490 /item | HUF 490 /item | HUF 490 /item |
| Recalling ad hoc or standing order payments | | HUF 490 /item | HUF 490 /item | HUF 490 /item | HUF 490 /item |
| Multiple payments | | | | | |
| | Launching multiple collections | HUF 30 /item | HUF 30 /item | HUF 30 /item | HUF 30 /item |
| | Credit charge for multiple collections | 0.05%, min. HUF 30 /item |
| | Debit charge for multiple collections | HUF 250 /item | HUF 250 /item | HUF 250 /item | HUF 250 /item |
| | Multiple payment orders | 0.05%, min. HUF 50 /item + 0.3%, max HUF 6000** | 0.05%, min. HUF 50 /item + 0.3%, max HUF 6000** | 0.05%, min. HUF 50 /item + 0.3%, max HUF 6000** | 0.05%, min. HUF 50 /item + 0.3%, max HUF 6000** |

¹⁹In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for standing payment orders with fixed amount, if there has been no modification in the customer's account package after 01.10.2017. For Active 1, Active 2, Active 3, Active 4 account packages standing payment orders with fixed amount electronic and via internet, via telephone 0.3%, max HUF 6000**, via Hard copy HUF 415 /item.

| | Active 1 Account | Active 2 Account | Active 3 Account | Active 4 Account |
|---|--|--|--|---|
| Performance of prompt collection orders | 0.2%, min. HUF 190 + 0.3%, max HUF 6000** | 0.2%, min. HUF 190 + 0.3%, max HUF 6000** | 0.2%, min. HUF 190 + 0.3%, max HUF 6000** | 0.2%, min. HUF 190 + 0.3%, max HUF 6000** |
| Handling of Secondary Account Identifier | | | | |
| Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Deletion | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Yearly confirmation | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Payment request* | | | | |
| Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) * | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs |
| Reception and deletion of incoming payment request* | free of charge | free of charge | free of charge | free of charge |
| Cash deposits at branch | | | | |
| HUF deposit to HUF account | free of charge | free of charge | free of charge | free of charge |
| HUF to FX account | 0.5%, min. HUF 300 | 0.5%, min. HUF 300 | 0.5%, min. HUF 300 | 0.5%, min. HUF 300 |
| HUF deposit to HUF account, exceeding 2,000 pieces of banknotes | 0.5% | 0.5% | 0.5% | 0.5% |
| FCY to FX account (same currency) (bills only) | 0.75%, min. HUF 501 | 0.75%, min. HUF 501 | 0.75%, min. HUF 501 | 0.75%, min. HUF 501 |
| FCY to FX account (different currency) (bills only) | 0.75%, min. HUF 501 | 0.75%, min. HUF 501 | 0.75%, min. HUF 501 | 0.75%, min. HUF 501 |
| FCY to HUF account (bills only) | 0.75%, min. HUF 501 | 0.75%, min. HUF 501 | 0.75%, min. HUF 501 | 0.75%, min. HUF 501 |
| FCY to HUF or FX account, reaching or exceeding EUR 10,000 or its equivalent in another currency (bills only) | 0.75%, min. 501 Ft + 0.7%, min. 300 Ft | 0.75%, min. 501 Ft + 0.7%, min. 300 Ft | 0.75%, min. 501 Ft + 0.7%, min. 300 Ft | 0.75%, min. 501 Ft + 0.7%, min. 300 Ft |
| Cash withdrawals at branch | | | | |
| HUF withdrawal from HUF account | 0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000** | 0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000** | 0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000** | 0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000** |
| HUF from FX account | 0.5%, min. HUF 300 + 0.6%, max HUF 3,000,000** | 0.5%, min. HUF 300 + 0.6%, max HUF 3,000,000** | 0.5%, min. HUF 300 + 0.6%, max HUF 3,000,000** | 0.5%, min. HUF 300 + 0.6%, max HUF 3,000,000** |
| FCY from FX account (same currency) | 1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000** | 1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000** | 1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000** | 1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000** |

| | | Active 1 Account | Active 2 Account | Active 3 Account | Active 4 Account |
|---|---|--|--|--|--|
| | FCY from FX account (different currency) | 1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000** |
| | FCY from HUF account | 1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000** |
| Incoming SEPA payments – from abroad | | | | | |
| | SEPA Credit Transfer – incoming payments in EUR (same currency, T) – basic processing fee | free of charge | free of charge | free of charge | free of charge |
| | Conversion fee | 5,01 EUR | 5,01 EUR | 3,01 EUR | 0 EUR |
| | Intra Group Payments ²⁰ SEPA (T) – basic processing fee | free of charge | free of charge | free of charge | free of charge |
| Incoming payments in foreign currencies – except for SEPA payments from abroad | | | | | |
| Standard deadline | | | | | |
| | Payments in the same currency (T) – <i>basic processing fee (basic processing fee between customer's own accounts is free of charge)</i> | 0.05%, min. EUR 5.02 | 0.05%, min. EUR 5.02 | 0.05%, min. EUR 3.01 | 0.025%, min. EUR 3.01 |
| | Intra Group Payments ²¹ (T) | 80% of transaction fee set forth in the previous point | 80% of transaction fee set forth in the previous point | 80% of transaction fee set forth in the previous point | 80% of transaction fee set forth in the previous point |
| | <i>Conversion fee (T+2, in case of transactions in accordance with EGT rules T)</i> | <i>EUR 5.01</i> | <i>EUR 5.01</i> | <i>EUR 3.01</i> | <i>EUR 3.01</i> |
| | SEPA Credit Transfer – payments in EUR within the Euro zone (same currency, T) – <i>basic processing fee (basic processing fee between customer's own accounts is free of charge)</i> | 0.025%, min. EUR 5.02 | 0.025% min. EUR 5.02 | 0.025%, min. EUR 3.01 | free of charge |
| | Intra Group Payments ²¹ , SEPA (T) | 80% of transaction fee set forth in the previous point | 80% of transaction fee set forth in the previous point | 80% of transaction fee set forth in the previous point | 80% of transaction fee set forth in the previous point |
| | <i>Conversion fee SEPA Credit Transfer (T+2, in case of transactions in accordance with EGT rules T)</i> | <i>EUR 5.01</i> | <i>EUR 5.01</i> | <i>EUR 3.01</i> | <i>free of charge</i> |

²⁰Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

²¹Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

| | Active 1 Account | Active 2 Account | Active 3 Account | Active 4 Account |
|---|---|--|--|--|
| <i>Payments with conversion (T+2, in case of transactions in accordance with EGT rules T)</i> | | | | |
| | | | | |
| Debits in foreign currency for outbound transactions – SEPA transactions to abroad | | | | |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee | up to EUR 2008 0,25% min HUF 250 + 0,3%, max. HUF 6.000** from EUR 2009 0,125% min HUF 250 + 0,3%, max. HUF 6.000 ** | up to EUR 2510 0.2% min HUF 250 + 0,3%, max. HUF 6.000** from EUR 2511 0,125% min HUF 250 + 0,3%, max. HUF 6.000 ** | up to EUR 2007 0,15% min HUF 190 + 0,3%, max. HUF 6.000** from EUR 2008 0,125% min HUF 190 + 0,3%, max. HUF 6.000** | 0,1% min HUF 190 + 0,3%, max. HUF 6.000** |
| Intra Group Payments ²² , SEPA (T) electronic and via internet – basic processing fee | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone – basic processing fee | up to EUR 2008 0,25% min HUF 250 + 0,3%, max. HUF 6.000** from EUR 2009 0,125% min HUF 250 + 0,3%, max. HUF 6.000 ** | up to EUR 2510 0.2% min HUF 250 + 0,3%, max. HUF 6.000** from EUR 2511 0,125% min HUF 250 + 0,3%, max. HUF 6.000 ** | up to EUR 2007 0,15% min HUF 190 + 0,3%, max. HUF 6.000** from EUR 2008 0,125% min HUF 190 + 0,3%, max. HUF 6.000** | 0,1% min HUF 190 + 0,3%, max. HUF 6.000** |
| Intra Group Payments ²² , SEPA (T) electronic and via telephone – basic processing fee | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee | up to EUR 1255 0,4% min HUF 490 + 0,3%, max. HUF 6.000** up to EUR 1256 0,125% min HUF 490 + 0,3%, max. HUF 6.000** | up to EUR 1255 0,4% min HUF 490 + 0,3%, max. HUF 6.000** up to EUR 1256 0,125% min HUF 490 + 0,3%, max. 6.000 Ft** | up to EUR 753 0,4% min HUF 490 + 0,3%, max. HUF 6.000** up to EUR 754 0,125% min HUF 490 + 0,3%, max. 6.000 Ft** | up to EUR 753 0,4% min HUF 490 + 0,3%, max. HUF 6.000** up to EUR 754 0,1% min HUF 490 + 0,3%, max. HUF 6.000** |
| Intra Group Payments ²² , SEPA (T) paper based – basic processing fee | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** |
| Conversion fee (payment with conversion T+2, between EEA member currencies T+1) | 0,05% min EUR 10,03 | 0,05% min EUR 10,03 | 0,05% min EUR 7,02 | 0,025% min EUR 3,01 |
| Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee) | 0,125% min EUR 10,03 | 0,125% min EUR 10,03 | 0,125% min EUR 15,05 | 0,175% min EUR 19,06 |
| Extra priority fee in case of transfers with conversion (T) | 0,325% min EUR 30,09 | 0,325% min EUR 30,09 | 0,325% min EUR 35,11 | 0,375% min EUR 39,12 |
| Extra priority fee in case of EUR transfers (same currency, T) | 0,225% min EUR 20,06 | 0,225% min EUR 20,06 | 0,225% min EUR 22,07 | 0,25% min EUR 22,07 |
| Debits in foreign currency for outbound transactions – except for SEPA transactions to abroad | | | | |

| | Active 1 Account | Active 2 Account | Active 3 Account | Active 4 Account | |
|---|--|--|--|--|--|
| SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers) | EUR 2.51 | EUR 2.51 | EUR 2.51 | EUR 2.51 | |
| | | | | | |
| | Payments in the same currency (T+2, T+1 for EEA member currencies and other main currencies) – <i>basic processing fee</i> | 0.15%, min. EUR 5.02 + 0.3%, max HUF 6000** | 0.15%, min. EUR 5.02 + 0.3%, max HUF 6000** | 0.15%, min. EUR 3.01 + 0.3%, max HUF 6000** | 0.125%, min. EUR 3.01 + 0.3%, max HUF 6000** |
| | Intra Group Payments ²² (T) | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** |
| | <i>Conversion fee (payment with conversion T+2, between EEA member currencies T+1)</i> | 0.05% min. EUR 10.03 | 0.05% min. EUR 10.03 | 0.05% min. EUR 7.02 | 0.025% min. EUR 3.01 |
| | <i>Priority fee in case of transfers with conversion (T+1, main currencies only, not applicable between EEA currencies)</i> | 0.2% min. EUR 10.03 | 0.2% min. EUR 10.03 | 0.2% min. EUR 15.05 | 0.25% min. EUR 19.06 |
| | <i>Extra priority fee in case of transfers with conversion (T)</i> | 0.4% min. EUR 30.09 | 0.4% min. EUR 30.09 | 0.4% min. EUR 35.11 | 0.45% min EUR 39.12 |
| | <i>Extra urgent fee in the same currency (T)</i> | 0.3% min. EUR 20.06 | 0.3% min. EUR 20.06 | 0.3% min. EUR 22.07 | 0.325% min. EUR 22.07 |
| | SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) – <i>basic processing fee</i> | 0.125%, min. EUR 5.02 + 0.3%, max HUF 6000** | 0.125%, min. EUR 5.02 + 0.3%, max HUF 6000** | 0.125%, min. EUR 3.01 + 0.3%, max HUF 6000** | 0.1%, min. EUR 3.01 + 0.3%, max HUF 6000** |
| | Intra Group Payments ²² , SEPA (T) | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** |
| | <i>Conversion fee SEPA Credit Transfer (T+2, between EEA member currencies T+1)</i> | 0.05% min. EUR 10.03 | 0.05% min. EUR 10.03 | 0.05% min. EUR 7.02 | 0.025% min. EUR 3.01 |
| | <i>Priority fee in case of SEPA Credit Transfer transfers with conversion (T+1, main currencies only, not applicable between EEA currencies)</i> | 0.125% min. EUR 10.03 | 0.125% min. EUR 10.03 | 0.125% min. EUR 15.05 | 0.175% min. EUR 19.06 |
| | <i>Extra priority fee in case of SEPA Credit Transfer transfers with conversion (T)</i> | 0.325% min EUR 30.09 | 0.325% min EUR 30.09 | 0.325% min EUR 35.11 | 0.375% min EUR 39.12 |
| | <i>Extra urgent fee SEPA Credit Transfer payments in EUR within the Euro zone (same currency, T)</i> | 0.225% min. EUR 20.06 | 0.225% min. EUR 20.06 | 0.225% min. EUR 22.07 | 0.25% min. EUR 22.07 |
| In-house foreign currency transfers | | | | | |
| | <i>Transfers between the customer's accounts in the same currency (T) – basic processing fee</i> | <i>free of charge</i> | <i>free of charge</i> | <i>free of charge</i> | <i>free of charge</i> |

²²Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

| | Active 1 Account | Active 2 Account | Active 3 Account | Active 4 Account |
|---|---|---|---|--|
| Conversion fee between the customer's accounts (T+2, between EEA member currencies T) | 0.05% min. EUR 10.03 EUR | 0.05% min. EUR 10.03 | 0.05% min. EUR 8.02 | 0.05% min. EUR 6.02 |
| Priority fee in-house transfers between the customer's accounts in case of conversion (in non-EEA currencies T+1, not applicable between EEA currencies) | 0.05% min. EUR 10.03 | 0.05% min. EUR 10.03 | 0.05% min. EUR 12.04 | 0.05% min. EUR 14.04 |
| Extra priority fee in-house transfers between the customer's accounts in case of conversion (in non-EEA currencies T, not applicable between EEA currencies) | 0.1% min. EUR 30.09 | 0.1% min. EUR 30.09 | 0.1% min. EUR 32.10 | 0.1% min. EUR 34.10 |
| SEPA Credit Transfer – EUR Transfers between the customer's accounts in the same currency (T) – basic processing fee | free of charge | free of charge | free of charge | free of charge |
| Conversion fee SEPA Credit Transfer between the customer's accounts (T+2, between EEA member currencies T) | 0.05% min. EUR 10.03 | 0.05% min. EUR 10.03 | 0.05% min. EUR 8.02 | 0.05% min. EUR 6.02 |
| Priority fee in-house SEPA Credit Transfer between the customer's accounts in case of conversion in non-EEA currencies T+1, not applicable between EEA currencies | 0.05% min. EUR 10.03 | 0.05% min. EUR 10.03 | 0.05% min. EUR 12.04 | 0.05% min. EUR 14.04 |
| Extra priority fee in-house SEPA Credit Transfer between the customer's accounts in case of conversion in non-EEA currencies T, not applicable between EEA currencies | 0.1% min. EUR 30.09 | 0.1% min. EUR 30.09 | 0.1% min. EUR 32.10 | 0.1% min. EUR 34.10 |
| Payments in the same currency (T) – basic processing fee between different customers' accounts | 0.05%, min. EUR 5.02 + 0.3%, max. HUF 6.000** | 0.05%, min. EUR 5.02 + 0.3%, max. HUF 6.000** | 0.05%, min. EUR 3.01 + 0.3%, max. HUF 6.000** | 0.025%, min. EUR 3.01 + 0.3%, max. HUF 6.000** |
| Conversion fee between different customers' accounts (T+2, between EEA member currencies T) | EUR 5.01 | EUR 5.01 | EUR 5.01 | EUR 3.01 |
| Priority fee in-house transfers in case of conversion between different customers' accounts (in non-EEA currencies T+1, not applicable between EEA currencies) | 0.05% min. EUR 10.03 | 0.05% min. EUR 10.03 | 0.05% min. EUR 12.04 | 0.05% min. EUR 14.04 |
| Extra priority fee in-house transfers between different customers' in case of conversion in non-EEA currencies T, not applicable between EEA currencies | 0.1% min. EUR 30.09 | 0.1% min. EUR 30.09 | 0.1% min. EUR 32.10 | 0.1% min. EUR 34.10 |
| SEPA Credit Transfer – EUR Payments in the same currency between different customers' accounts (T) – basic processing fee | 0.05%, min. EUR 5.02 + 0.3%, max. HUF 6.000** | 0.05%, min. EUR 5.02 + 0.3%, max. HUF 6.000** | 0.05%, min. EUR 3.01 + 0.3%, max. HUF 6.000** | 0.05%, min. EUR 3.01 + 0.3%, max. HUF 6.000** |
| Conversion fee SEPA Credit Transfer between different customers' accounts (T+2, between EEA member currencies T) | EUR 5.01 | EUR 5.01 | EUR 5.01 | EUR 3.01 |
| Priority fee SEPA Credit Transfer in-house transfers in case of conversion between different customers' | 0.05% min. EUR 10.03 | 0.05% min. EUR 10.03 | 0.05% min. EUR 12.04 | 0.05% min. EUR 14.04 |

| | Active 1 Account | Active 2 Account | Active 3 Account | Active 4 Account |
|---|---|---|---|---|
| accounts (in non-EEA currencies T+1, not applicable between EEA currencies) | | | | |
| Extra priority fee SEPA Credit Transfer in-house transfers between different customers' accounts in case of conversion in non-EEA currencies T, , not applicable between EEA currencies | 0.1% min. EUR 30.09 | 0.1% min. EUR 30.09 | 0.1% min. EUR 32.10 | 0.1% min. EUR 34.10 |
| Special FCY exchange conversion ²³ | free of charge | | | |
| EUR based SEPA DD (Direct Debit) Core and B2B (Business to Business) direct debits | | | | |
| Direct debit – without conversion | 0.35%, min. EUR 25.08 + 0.3%, max. HUF 6000 | 0.35%, min. EUR 25.08 + 0.3%, max. HUF 6000 | 0.35%, min. EUR 25.08 + 0.3%, max. HUF 6000 | 0.35%, min. EUR 25.08 + 0.3%, max. HUF 6000 |
| Direct debit – with conversion | 0.5%, min. EUR 45.14 + 0.3%, max. HUF 6000 | 0.5%, min. EUR 45.14 + 0.3%, max. HUF 6000 | 0.5%, min. EUR 45.14 + 0.3%, max. HUF 6000 | 0.5%, min. EUR 45.14 + 0.3%, max. HUF 6000 |
| Submitting SEPA DD B2B letter of authorisation | HUF 7313*/ submitting a letter of authorisation | HUF 7313*/ submitting a letter of authorisation | HUF 7313*/ submitting a letter of authorisation | HUF 7313*/ submitting a letter of authorisation |
| SEPA DD Core direct debit limiting statement set/modification/cancellation | HUF 2186* | HUF 2186* | HUF 2186* | HUF 2186* |
| Forbidding the execution of a SEPA DD Core and B2B direct debit | Free of charge | Free of charge | Free of charge | Free of charge |
| Refund of paid SEPA DD Core direct debit | HUF 490 | HUF 490 | HUF 490 | HUF 490 |

²³The 'Special FCY exchange conversion' option is available via DirektNet and Electra, for amounts at least HUF 100,000 and at most HUF 30 million, between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.



2. Raiffeisen Business Active Plus Account

Raiffeisen Business Active Plus Account Package for enterprises with annual net sales of more than HUF 250 million but not more than HUF 1250 million.

| | Raiffeisen Business Active Plus Account |
|---|--|
| Account opening | free of charge |
| Monthly account maintenance fee²⁴ | Incoming payments ²⁵ reach HUF 20 million in a calendar month or the average monthly account balance ²⁶ reaches HUF 5 million: HUF 0 |
| | HUF 9929²⁷ |
| Monthly account maintenance fee for Fiduciary Managers | HUF 20000*²⁸ Further sub-account maintenance is free of charge |
| Services included: | |
| Raiffeisen Direkt telephone-banking | free of charge |
| Raiffeisen DirektNet internet-banking | free of charge |
| Mobil (SMS) Banking service application fee and monthly maintenance fee | free of charge |
| Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee) | free of charge |
| Visa Business or MasterCard Business card (1 pc)²⁹ | free of charge |
| Monthly cash withdrawal from any domestic ATM at reduced fares (item/month)³⁰ | 3 items HUF 0 + 0,6% |
| Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares²⁷ | 0,12%, min HUF 300 + 0,6% |
| Account keeping monthly fee of sub-account (in HUF and foreign currencies) | HUF 992 / account |
| Minimum account opening balance | HUF 0 |
| Sub-account opening fee for account packages | free of charge |
| Change of account keeping package³¹ | HUF 2507 |
| Credits in HUF | |

²⁴In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2020.

²⁵Each in-bank and interbank transfer shall be considered incoming payment excluding the transfers from the Client's own accounts kept with Raiffeisen Bank. Furthermore, any cash payment to the Client's account shall also be considered incoming payment. The Banks shall check incoming payments both for the HUF, for FX accounts and for the Attorney's escrow accounts.

²⁶For the calculation of average monthly account balance the Bank take into accounts the HUF and FX, accounts „Kamathegyező”, the term deposit and the Premium Investment balance.

²⁷ Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

²⁸Bank shall open individual bank accounts for the Fiduciary Manager and the trust fund(s) in order to record their assets and to ensure the rendering of proper payment services. The service is provided exclusively by the Bank's Private Banking division.

²⁹ The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

³⁰In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for domestic ATM transactions, if there has been no modification in the customer's account package after 01.10.2017: Monthly cash withdrawal from any domestic ATM at reduced fares: 5 items/month HUF 785.

Domestic ATM cash withdrawal fee is charged for the additional transactions. Please see chapter VII.

³¹Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2020.

| | | Raiffeisen Business Active Plus Account |
|---|--|---|
| | Incoming transfers (GIRO) | free of charge |
| | In-house transfers | free of charge |
| | Incoming VIBER transactions | free of charge |
| In-bank transfer | | |
| | Electronic and via internet, via telephone | 0.3%, max HUF 6000** |
| | Hard copy | 0.3%, min. HUF 290 + 0.3%, max HUF 6000** |
| Outgoing transfers | | |
| | Electronic and via internet, via telephone | 0.1%, min. HUF 100 + 0.3%, max. HUF 6000** |
| | Hard copy | 0.3%, min. HUF 290 + 0.3%, max HUF 6000** |
| In-house transfer between the customer's own accounts (ad hoc and standing payment orders) | | free of charge |
| Standing payment orders with fixed amount³² | | |
| In-bank | Electronic and via internet, via telephone | 0.3%, max. HUF 6000** |
| Outgoing | Electronic and via internet, via telephone | 0.1%, min. HUF 100 + 0.3%, max. HUF 6000** |
| In-bank and outgoing | Hard copy | 0.3%, min. HUF 290 + 0.3%, max HUF 6000** |
| In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer given in hard copy | | HUF 190 /item |
| Cancellation, modification fee of standing payment orders with fixed amount | | free of charge |
| Cancellation, modification fee of payment orders given on-line, via internet or on phone | | free of charge |
| Cancellation, modification fee of payment orders given in hard copy (The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until receipt of the cancellation order. Payment orders executed on the day of the receipt may not be cancelled.) | | HUF 490 /item |
| Recalling ad hoc or standing order payments | | HUF 490 /item |
| Handling of Secondary Account Identifier | | |
| Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately | | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Deletion | | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Yearly Confirmation | | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Payment request* | | |
| Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) * | | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs |
| Reception and deletion of incoming payment request* | | free of charge |
| Multiple payments | | |
| | Launching multiple collections | HUF 5 /item |
| | Credit charge for multiple collections | 0.015%, min. HUF 15 /item |
| | Debit charge for multiple collections | HUF 250 /item |
| | Multiple payment orders | 0.15%, min. HUF 20 /item + 0.3%, max HUF 6000** |
| Performance of prompt collection orders | | 0.2%, min. HUF 190 + 0.3%, max HUF 6000** |
| Cash deposits at branch | | |
| | HUF deposit to HUF account | free of charge |
| | HUF to FX account | 0.5%, min. HUF 300 |

³²In case of payment account contracts concluded prior to 01.09.2017, the following conditions apply for standing payment orders with fixed amount, if there has been no modification in the customer's account package after 01.09.2017. Standing payment orders with fixed amount electronic and via internet, via telephone 0.3%, max HUF 6000**, via Hard copy HUF 415 /item.

| | | Raiffeisen Business Active Plus Account |
|---|--|---|
| | HUF deposit to HUF account, exceeding 2,000 pieces of banknotes | 0.5% |
| | FCY to FX account (same currency) (bills only) | 0.75%, min. HUF 501 |
| | FCY to FX account (different currency) (bills only) | 0.75%, min. HUF 501 |
| | FCY to HUF account (bills only) | 0.75%, min. HUF 501 |
| | FCY to HUF or FX account, reaching or exceeding EUR 10,000 or its equivalent in another currency (bills only) | 0.75%, min. 501 Ft + 0.7%, min. 300 Ft |
| Cash withdrawals at branch | | |
| | HUF withdrawal from HUF account | 0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000** |
| | HUF from FX account | 0.5%, min. HUF 300 + 0.6%, max HUF 3,000,000** |
| | FCY from FX account (same currency) | 1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000** |
| | FCY from FX account (different currency) | 1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000** |
| | FCY from HUF account | 1.0%, min. HUF 501 + 0.6%, max HUF 3,000,000** |
| Incoming SEPA payments – from abroad | | |
| | SEPA Credit Transfer – incoming payments in EUR (same currency, T) – basic processing fee | free of charge |
| | Intra Group Payments ³³ SEPA (T) – basic processing fee | free of charge |
| | Conversion fee (T+2, in case of transactions in accordance with EGT rules T) | EUR 3.01 |
| Incoming payments in foreign currencies – except for SEPA transactions from abroad | | |
| Standard deadline | | |
| | Payments in the same currency (T) – basic processing fee (basic processing fee between customer's own accounts is free of charge) | 0.05%, min. EUR 3.01 |
| | Intra Group Payments ³³ (T) | 80% of transaction fee set forth in the previous point |
| | Conversion fee (T+2, in case of transactions in accordance with EGT rules T) | EUR 3.01 |
| | SEPA Credit Transfer – payments in EUR within the Euro zone (same currency, T) – basic processing fee (basic processing fee between customer's own accounts is free of charge) | 0.025%, min. EUR 3.01 |
| | Intra Group Payments ³³ , SEPA (T) | 80% of transaction fee set forth in the previous point |
| | Conversion fee SEPA Credit Transfer, (T+2, in case of transactions in accordance with EGT rules T) | EUR 3.01 |
| Debits in foreign currency for outbound transactions – SEPA transactions to abroad | | |
| | SEPA Credit Transfer – payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee | 0.1%, min. HUF 100 + 0,3%, max. HUF 6.000 ** |
| | Intra Group Payments ²² , SEPA (T) electronic and via internet – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |
| | SEPA Credit Transfer – payments in EUR within the Euro zone (same currency, T+1) via telephone – basic processing fee | 0.1%, min. HUF 100 + 0,3%, max. HUF 6.000** |
| | Intra Group Payments ²² , SEPA (T) electronic and via telephone – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |
| | SEPA Credit Transfer – payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee | up to EUR 1003 0.3%, min. HUF 290 + 0,3%, max. HUF 6.000** from EUR 1004 0.125% min HUF 290 + 0,3%, max. HUF 6.000** |
| | Intra Group Payments ²² , SEPA (T) paper based – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |
| | Conversion fee (payment with conversion T+2, between EEA member currencies T+1) | 0,050% min EUR 7,02 |
| | Priority fee in case of transfers in case of conversion (T+1, in case of EEA member currencies T+1 but standard fee) | 0,125% min EUR 15,05 |

| | | Raiffeisen Business Active Plus Account |
|--|---|--|
| | Extra priority fee in case of transfers <i>in case of conversion (T)</i> | 0,325% min EUR 35,11 |
| | Extra priority fee in case of EUR transfers (same currency, T) | 0,225% min EUR 22,07 |
| Debits in foreign currency for outbound transactions – except for SEPA transactions to abroad | | |
| | SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers) | EUR 2.51 |
| | Payments in the same currency (T+2, T+1 for EEA member currencies and other main currencies) – <i>basic processing fee</i> | 0.15%, min. EUR 3.01 + 0.3%, max HUF 6000** |
| | Intra Group Payments ³³ (T) | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** |
| | <i>Conversion fee (T+2, between EEA member currencies T+1)</i> | 0.05% min. EUR 7.02 |
| | <i>Priority fee in case of conversion (T+1, main currencies only, not applicable between EEA currencies)</i> | 0.2% min EUR 15.05 |
| | <i>Extra priority fee in case of conversion (T – main currencies only)</i> | 0.4% min. EUR 35.11 |
| | <i>Extra priority fee in the same currency (T - main currencies only)</i> | 0.3% min. EUR 22.07 |
| | SEPA Credit Transfer – payments in EUR within the Euro zone (same currency, T+1) – <i>basic processing fee</i> | 0.125%, min. EUR 3.01 + 0.3%, max HUF 6000** |
| | Intra Group Payments ³⁴ (T) | 80% of transaction fee set forth in the previous point+ 0.3%, max HUF 6000** |
| | <i>Conversion fee SEPA Credit Transfer (T+2, between EEA member currencies T+1)</i> | 0.05% min. EUR 7.02 |
| | <i>Priority fee SEPA Credit Transfer in case of conversion (T+1, main currencies only, not applicable between EEA currencies)</i> | 0.125% min EUR 15.05 |
| | <i>Extra priority fee SEPA Credit Transfer in case of conversion (T – main currencies only)</i> | 0.325% min. EUR 35.11 |
| | <i>Extra urgent payments SEPA Credit Transfer in the same currency (T - main currencies only)</i> | 0.225% min. EUR 22.07 |
| In-house foreign currency transfers | | |
| | <i>Transfers between the customer's accounts in the same currency – basic processing fee</i> | <i>free of charge</i> |
| | <i>Conversion fee between the customer's accounts (T+2, between EEA member currencies T)</i> | 0.05% min. EUR 8.02 |
| | <i>Priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies (+1, not applicable between EEA currencies)</i> | 0.05% min. EUR 12.04 |
| | <i>Extra priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies T, not applicable between EEA currencies</i> | 0.1% min. EUR 32.10 |
| | <i>SEPA Credit Transfer – EUR in-house transfers between the customer's accounts in the same currency – basic processing fee</i> | <i>free of charge</i> |
| | <i>Conversion fee between the customer's accounts (T+2, between EEA member currencies T)</i> | 0.05%, min. EUR 8.02 |

³³Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

³⁴Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

| | | Raiffeisen Business Active Plus Account |
|---|--|---|
| | <i>Priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies T+1, not applicable between EEA currencies</i> | 0.05%, min. EUR 12.04 |
| | <i>Extra priority fee in-house transfers between the customer's accounts in case of conversion in non-EEA currencies T, not applicable between EEA currencies</i> | 0.1% min EUR 32.10 |
| | <i>Payments in the same currency (T) between different customers' accounts – basic processing fee</i> | 0.05%, min. EUR 3.01 + 0.3%, max. HUF 6.000 ** |
| | <i>Conversion fee between different customers' accounts (T+2, between EEA member currencies T)</i> | EUR 5.01 |
| | <i>Priority fee in-house transfers between different customers' accounts in case of conversion in non-EEA currencies T+1, not applicable between EEA currencies</i> | 0.05% min. EUR 12.04 |
| | <i>Extra priority fee in-house transfers in case of conversion between different customers' accounts in non-EEA currencies T, not applicable between EEA currencies</i> | 0.1% min. EUR 32.10 |
| | <i>SEPA Credit Transfer – EUR transfers in the same currency (T) between different customers' accounts – basic processing fee</i> | 0.05%, min. EUR 3.01 + 0.3%, max. HUF 6.000** |
| | <i>Conversion fee in house SEPA Credit Transfer (T+2, between EEA member currencies T between different customers' accounts)</i> | EUR 5.01 |
| | <i>Priority fee in-house SEPA Credit Transfer in case of conversion between different customers' accounts in non-EEA currencies T+1, not applicable between EEA currencies</i> | 0.05% min. EUR 12.04 |
| | <i>Extra priority fee in-house SEPA Credit Transfer in case of conversion between different customers' accounts in non-EEA currencies T, not applicable between EEA currencies</i> | 0.1% min EUR 32.10 |
| Special FCY exchange conversion³⁵ | | free of charge |
| EUR based SEPA DD (Direct Debit) Core and B2B (Business to Business) direct debits | | |
| | Direct debit – without conversion | 0.35%, min. EUR 25.08 + 0.3%, max. 6000 Ft |
| | Direct debit – with conversion | 0.5%, min. EUR 45.14 + 0.3%, max. 6000 Ft |
| | Submitting SEPA DD B2B letter of authorisation | HUF 7,313 */ submitting a letter of authorisation |
| | SEPA DD Core direct debit limiting statement set/modification/cancellation | HUF 2,186* |
| | Forbidding the execution of a SEPA DD Core and B2B direct debit | Free of charge |
| | Refund of paid SEPA DD Core direct debit | HUF 490 |

³⁵The 'Special FCY exchange conversion' option is available via DirektNet and Electra, for amounts at least HUF 100,000 and at most HUF 30 million, between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.

3. Other fees and commissions of the account packages³⁶

| | | |
|--|---|----------------|
| Account statements* | | |
| | Sent by post | HUF 225/ pc |
| | Banking mailbox | HUF 120/ pc |
| | Personal collection in branch | free of charge |
| Account statements requested in arrears* | | |
| | less than one year period | HUF 642/pc |
| | more than one year period | HUF 1,200/pc |
| Transaction history requested in retrospect* | | |
| | less than one year period | HUF 754/pc |
| | more than one year period | HUF 1,530pc |
| Certificate of coverage* | | |
| | Standard form | HUF 1,638/pc |
| | Non-standard form | HUF 5,354/pc |
| Issuing certificates (customs, import duties, Initial capital deposit, etc.)* | | HUF 2,932/pc |
| Banking information fee* | | |
| | Standard form | HUF 5,749/pc |
| | Non-standard form | HUF 11,734/pc |
| Certificates prepared for auditors* | | HUF 11,734/pc |
| Confirmation of payment in form letter* | | HUF 1,758/pc |
| Interest certification fee* | | HUF 4,106/pc |
| Collection orders | | |
| | Management and registration of letters of authorisation for domestic collection orders* | HUF 1,173/pc |

³⁶ In case of enterprises with Annual Net Sales less than HUF 1250 million. The other fees of transaction services figuring in Chapter VIII of the List of Conditions shall be charged in other case.



4. Special accounts

4.1. Accountant Account Package

(Raiffeisen Accountant Account Package is available exclusively for companies having a main field of activity under TEAOR code 6920)

| | Raiffeisen Accountant Account Package |
|---|--|
| Account opening | free of charge |
| Monthly account maintenance fee³⁷ | Ordering at least 3 transfer transactions ³⁸ a month: HUF 0 |
| | HUF 992³⁹ |
| Services included: | |
| Raiffeisen Direkt telephone-banking | free of charge |
| Raiffeisen DirektNet internet-banking | free of charge |
| Unlimited number of free HUF payments to HUF account | free of charge |
| Mobil (SMS) Banking service application fee and monthly maintenance fee | free of charge |
| Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee) | free of charge |

³⁷In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2020.

³⁸ Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank.

³⁹ Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

| | | Raiffeisen Accountant Account Package |
|---|--|--|
| Visa Business or MasterCard Business card (1 pc)⁴⁰ | | free of charge |
| Monthly cash withdrawal from any domestic ATM at reduced fares (item/month)⁴¹ | | 3 items HUF 0 + 0,6% |
| Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares³⁶ | | 0,12%, min HUF 300 + 0,6% |
| Account keeping monthly fee of sub-account (in HUF and foreign currencies) | | HUF 992 / account |
| Minimum account opening balance | | HUF 0 |
| Sub-account opening fee for account packages | | free of charge |
| Change of account keeping package⁴² | | HUF 2507 |
| Credits in HUF | | |
| | Incoming transfers (GIRO) | free of charge |
| | In-house transfers | free of charge |
| | Incoming VIBER transactions | free of charge |
| In-bank transfer | | |
| | Electronic and via internet, via telephone | 0.3%, max HUF 6000** |
| | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| Outgoing transfers | | |
| | Electronic and via internet, via telephone | 0.1%, min. HUF 190 + 0.3%, max. HUF 6000** |
| | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| In-house transfer between the customer's own accounts (ad hoc and standing payment orders) | | free of charge |
| Cash deposits at branch | | |
| | HUF deposit to HUF account | free of charge |

⁴⁰ The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

⁴¹ In case of payment account contracts concluded prior to 01.10.2017, the following conditions apply for domestic ATM transactions, if there has been no modification in the customer's account package after 01.10.2017: Monthly cash withdrawal from any domestic ATM at reduced fares: 3 items/month HUF 785. Domestic ATM cash withdrawal fee is charged for the additional transactions. Please see chapter VII.

⁴² Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2020.

| | |
|-----------------------------------|--|
| | Raiffeisen Accountant Account Package |
| Cash withdrawals at branch | |
| HUF withdrawal from HUF account | 0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000** |

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients.

4.2. Pharmacy Account Package

(Raiffeisen Pharmacy Account Package is available exclusively for companies and private entrepreneurs having a main field of activity under TEÁOR code 4773, or ÖVTJ code 4773, 477301)

| | |
|--|--|
| | Raiffeisen Pharmacy Account Package |
| Account opening | free of charge |
| Monthly account maintenance fee⁴³ | Ordering at least 3 transfer transactions ⁴⁴ a month: HUF 0 |
| | HUF 992⁴⁵ |
| Services included: | |
| Raiffeisen Direkt telephone-banking | free of charge |
| Raiffeisen DirektNet internet-banking | free of charge |
| Unlimited number of free HUF payments to HUF account | free of charge |
| Mobil (SMS) Banking service application fee and monthly maintenance fee | free of charge |
| Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for | free of charge |

⁴³In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2020.

⁴⁴ Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank.

⁴⁵ Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

| | | Raiffeisen Pharmacy Account Package |
|--|--|---|
| previously contracted REX terminals monthly maintenance fee) | | |
| Visa Business or MasterCard Business card (1 pc)⁴⁶ | | free of charge |
| Monthly cash withdrawal from any domestic ATM at reduced fares (item/month) | | 3 items HUF 0 + 0,6% |
| Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares | | 0,12%, min HUF 300 + 0,6% |
| Account keeping monthly fee of sub-account (in HUF and foreign currencies) | | HUF 992 / account |
| Minimum account opening balance | | HUF 0 |
| Sub-account opening fee for account packages | | free of charge |
| Change of account keeping package⁴⁷ | | HUF 2507 |
| Credits in HUF | | |
| | Incoming transfers (GIRO) | free of charge |
| | In-house transfers | free of charge |
| | Incoming VIBER transactions | free of charge |
| In-bank transfer | | |
| | Electronic and via internet, via telephone | 0.3%, max HUF 6000** |
| | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| Outgoing transfers | | |
| | Electronic and via internet, via telephone | 0.08%, min. HUF 190 + 0.3%, max. HUF 6000** |
| | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| In-house transfer between the customer's own accounts (ad hoc and standing payment orders) | | free of charge |
| Cash deposits at branch | | |
| | HUF deposit to HUF account | free of charge |
| Cash withdrawals at branch | | |

⁴⁶ The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

⁴⁷ Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2020.

| | |
|---------------------------------|---|
| | Raiffeisen Pharmacy Account Package |
| HUF withdrawal from HUF account | 0.15%, min. HUF 300 + 0.6%, max HUF 3,000,000** |

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients except for the following:

| Debits in foreign currency for outbound transactions – SEPA transactions to abroad | |
|---|--|
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee | 0,08%, min. HUF 150 + 0,3%, max. HUF 6.000** |
| Intra Group Payments ²² , SEPA (T) electronic and via internet – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone – basic processing fee | 0,08%, min. HUF 150 + 0,3%, max. HUF 6.000** |
| Intra Group Payments ²² , SEPA (T) electronic and via telephone – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |

4.3. Attorney's Account Package

(Raiffeisen Attorney's Account Package is available exclusively for Attorneys, Law Firms, Bailiffs, Bailiff Offices, Private Notaries and Notary Offices)

| | |
|---|--|
| | Raiffeisen Attorney's Account Package |
| Account opening | free of charge |
| Monthly account maintenance fee⁴⁸ | Ordering at least 3 transfer |

⁴⁸In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2020.

| | |
|---|---|
| | Raiffeisen Attorney's Account Package |
| | transactions ⁴⁹ a month: HUF 0 |
| | HUF 992⁵⁰ |
| Services included: | |
| Raiffeisen Direkt telephone-banking | free of charge |
| Raiffeisen DirektNet internet-banking | free of charge |
| Unlimited number of free HUF payments to HUF account | free of charge |
| Mobil (SMS) Banking service application fee and monthly maintenance fee | free of charge |
| Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee) | free of charge |
| Visa Business or MasterCard Business card (1 pc)⁵¹ | free of charge |
| Monthly cash withdrawal from any domestic ATM at reduced fares (item/month) | 3 items HUF 0 + 0,6% |
| Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares | 0,12%, min HUF 300 + 0,6% |
| Account keeping monthly fee of sub-account (in HUF and foreign currencies) | HUF 992 / account |
| Minimum account opening balance | HUF 0 |
| Sub-account opening fee for account packages | free of charge |
| Change of account keeping package⁵² | HUF 2507 |
| Credits in HUF | |
| Incoming transfers (GIRO) | free of charge |

⁴⁹ Each ad hoc in-bank and interbank HUF and FX transfer ordered by the Client shall be considered a transfer transaction if the combined value of said transfers is excluding carry-overs, deposit tie-ups, credit repayments and subsequent deletions among the Client's own accounts kept with Raiffeisen Bank.

⁵⁰ Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

⁵¹ The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

⁵² Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2020.

| | | Raiffeisen Attorney's Account Package |
|---|--|---|
| | In-house transfers | free of charge |
| | Incoming VIBER transactions | free of charge |
| In-bank transfer | | |
| | Electronic and via internet, via telephone | 0.3%, max HUF 6000** |
| | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| Outgoing transfers | | |
| | Electronic and via internet, via telephone | 0.1%, min. HUF 190 + 0.3%, max. HUF 6000** |
| | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| In-house transfer between the customer's own accounts (ad hoc and standing payment orders) | | free of charge |
| Cash deposits at branch | | |
| | HUF deposit to HUF account | free of charge |
| Cash withdrawals at branch | | |
| | HUF withdrawal from HUF account | 0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000** |

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients.

Attorneys' escrow accounts

(Raiffeisen Attorney's escrow account is available exclusively for Attorneys, Law Firms, Private Notaries and Notary Offices)

| | |
|---|----------------|
| Account opening fee | Free of charge |
| Account maintenance fee⁵³ | HUF 300 |

⁵³Or an equivalent FX amount in the currency of the account

| | |
|---|-----------------------|
| Custody fee in case of HUF accounts , which concerns the turnover fee of in-house and interbank credit transfer orders, and the fee of cash withdrawals at the Bank's cash desks | 1.0 ‰, min. HUF 1,003 |
| HUF deposit in case of HUF accounts | Free of charge |
| Depository receipts | HUF 1,003/item |
| Annual flat fee of Visa Business bankcards attached to pooled escrow accounts | HUF 5,015 |

Interest on account Attorney's escrow account

| Amount ranges | Interest as compared to 1-month BUBOR | EBKM ₅₃ |
|---------------------------------|---------------------------------------|--------------------|
| HUF 0 - HUF 500 000 | BUBOR – 0,86% | 0,01% |
| HUF 500 001 - HUF 2 000 000 | BUBOR – 0,86% | 0,01% |
| HUF 2 000 001 - HUF 5 000 000 | BUBOR – 0,86% | 0,01% |
| HUF 5 000 001 - HUF 15 000 000 | BUBOR – 0,86% | 0,01% |
| HUF 15 000 001 - HUF 50 000 000 | BUBOR – 0,86% | 0,01% |
| HUF 50 000 001 - Over | BUBOR – 0,86% | 0,01% |

Interest: split-range, variable rates, interest is calculated as at the last day of the month or, if it falls on a legal holiday, the first working day after that day

The foreign currency terms & conditions belonging to non-HUF denominated attorneys' escrow accounts and to foreign currency transactions from HUF account denominated attorneys' escrow accounts are identical with the foreign exchange turnover fees set for the Active 4 Account Package (except that paper based transaction's fee is the same as that of electronic transactions)customer's payment account.

In respect of our Customers using attorney's escrow account package, the fees of any services not included in the table above shall be payable in accordance with the List of Corporate Terms & Conditions from time to time in effect.

4.4. Raiffeisen Europay Account Package

| | Raiffeisen Europay Account Package |
|---|---|
| Account opening | free of charge |
| Monthly account maintenance fee⁵⁴ | Incoming transactions ¹² reach HUF 10 million in a calendar month or the average monthly account balance ⁵⁵ reaches HUF 5 million AND the customer has at least one FCY : HUF 0 (the existence check of the FCY account takes place on the last calendar day of the month) HUF 8926⁵⁶ |
| Services included: | |
| Raiffeisen Direkt telephone-banking | free of charge |
| Raiffeisen DirektNet internet-banking | free of charge |
| Mobil (SMS) Banking service application fee and monthly maintenance fee | free of charge |
| Raiffeisen Electra electronic banking terminal setup fee and monthly maintenance fee (for previously contracted REX terminals monthly maintenance fee) | free of charge |
| MasterCard Business card (1 pc)⁵⁷ | free of charge |
| Monthly cash withdrawal from any domestic ATM at reduced fares (item/month) | 3 items HUF 0 + 0,6% |
| Cash withdrawal from any domestic ATM beyond the monthly limit of transactions with reduced fares | 0,12%, min HUF 300 + 0,6% |
| Account keeping monthly fee of sub-account (in HUF and foreign currencies) | HUF 992 / account |

⁵⁴In the month of account opening the Bank does not charge the monthly account maintenance fee until 31st December 2020.

⁵⁵For the calculation of average monthly account balance the Bank take into accounts the HUF and FX, accounts „Kamathegyező”, the term deposit and the Premium Investment balance.

⁵⁶ Bank shall charge the account keeping fee on the Client's bank account in each month when the conditions for the exemption of said fee are not met.

⁵⁷ The card fee is not charged for the first year. In subsequent years the annual card fee figuring in Chapter VIII of the List of Conditions shall be charged.

| | | Raiffeisen Europay Account Package |
|--|--|---|
| Minimum account opening balance | | HUF 0 |
| Sub-account opening fee for account packages | | free of charge |
| Change of account keeping package⁵⁸ | | HUF 2507 |
| Credits in HUF | | |
| | Incoming transfers (GIRO) | free of charge |
| | In-house transfers | free of charge |
| | Incoming VIBER transactions | free of charge |
| In-bank transfer | | |
| | Electronic and via internet, via telephone | 0.3%, max HUF 6000** |
| | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| Outgoing transfers | | |
| | Electronic and via internet, via telephone | 0.1%, min. HUF 190 + 0.3%, max. HUF 6000** |
| | Hard copy | 0.4%, min. HUF 490 + 0.3%, max HUF 6000** |
| In-house HUF transfer between the customer's own accounts (ad hoc and standing payment orders) | | free of charge |
| Cash deposits at branch | | |
| | HUF deposit to HUF account up to 2000 banknotes | free of charge |
| Cash withdrawals at branch | | |
| | HUF withdrawal from HUF account | 0.35%, min. HUF 300 + 0.6%, max HUF 3,000,000** |
| SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers, not applicable in case of Sepa Credit Transfer) | | EUR 2.51 |
| In-house SEPA Credit Transfer orders | | |
| | SEPA Credit Transfer – EUR Transfers between the customer's accounts in the same currency (T) – basic processing fee | free of charge |
| | SEPA Credit Transfer – EUR Payments in the same currency (T) – basic processing fee | 0,3%, max. HUF 6.000 |

⁵⁸Under a campaign the conversion fee among account packages is not charged by the Bank until 31st December 2020.

| | | Raiffeisen Europay Account Package |
|---|--|---|
| | Conversion fee (T+2, between EEA member currencies T) | free of charge |
| | Priority fee in case of transfers with conversion (between non-EEA currencies T+1, not applicable between EEA currencies) | free of charge |
| | Extra priority fee in case of transfers with conversion (between non-EEA currencies T not applicable between EEA currencies) | free of charge |
| Outbound SEPA Credit Transfer orders | | |
| | SEPA Credit Transfer—payments in EUR within the Euro zone same currency (T+1),) – basic processing fee | 0,1%, min. HUF 190t + 0,3%, max. HUF 6.000 |
| | SEPA Intra Group Payments ²⁰ (T) – basic processing fee | 80% of transaction fee set forth in the previous point + 0.3%, max HUF 6000** |
| | Conversion fee (T+2, between EEA member currencies T+1) | free of charge |
| | Priority fee in case of transfers with conversion (between non-EEA main currencies T+1) | free of charge |
| | Extra priority fee in case of transfers with conversion (between non-EEA main currencies T) | free of charge |
| | Extra priority fee in case of EUR transfers (T) | free of charge |
| SEPA Credit Transfer incoming payments | | |
| | SEPA Credit Transfer—payments in EUR within the Euro zone same currency, (T) – basic processing fee | free of charge |
| | SEPA Intra Group Payments ²⁰ (T) – basic processing fee | free of charge |
| | Conversion fee (T+2, in case of transactions in accordance with EGT rules T) | free of charge |

Fees not stipulated above are in accordance with the Active 4 Account conditions found in chapter II/1 of the List of Terms and Conditions for Corporate Clients.

4.5. Other Custody Conditions

| | |
|---------------------------------------|---------------------------------|
| Custody Account | |
| Account opening fee* | HUF 9,240 |
| Account maintenance fee* | HUF 5,774/month |
| Depository receipts | HUF 2,507 |
| Custody fee | 2‰, min. HUF 3,009 or EUR 15.05 |
| Statutory Account⁵⁹ | |
| Account opening fee* | Free of charge |
| Account maintenance fee* | Free of charge |

4.6. Raiffeisen „LAK-TÁM” account – Services related to tax free employer mortgage support /From 01.01.2019 new contracts are not available/⁶⁰

| | |
|---|---------------------|
| Account opening fee* | HUF 8,717 |
| Account maintenance fee* | HUF 1,090/month |
| Mortgage support administrative fee⁶¹ | 0.5%, min. 16,375Ft |
| In-bank transfer, Outgoing transfers, Standing payment orders with fixed amount, Multiple payment orders (electronic and via internet, via telephone or hard copy) | 0.3%, max. 6000 Ft |

⁵⁹ Available exclusively for companies having a main field of activity in private employment agency activities, temporary employment agency activities, tour operator activities or adult education.

⁶⁰ Those services and fees which are not listed in the above table for LAK-TÁM accounts can be found in our general Business Terms and Conditions for Corporates.

⁶¹ The fee for LAK-TÁM accounts are calculated based on the aggregate debits of the respective year, and will be deducted in a lump-sum, concurrently with the issuing of the bank's calendar-based yearly certificate.

4.7. Special account with higher deposit insurance (for private entrepreneurs and small-scale farmers)

| | |
|--|----------------|
| Account opening fee | HUF 0/account |
| Account management fee* | HUF 0/account |
| Credits and debits - Turnover on own accounts within the Bank | |
| • hardcopy | free of charge |

4.8. Account „Kamathegyező”

New application for "Kamathegyező" account may be submitted to the Bank until 2 August, 2016.

| | |
|---|--|
| Account opening fee | HUF 0/account |
| Account management fee* | HUF 0/account |
| Credits | free of charge |
| Debits | |
| Turnover on own accounts within the Bank | |
| • by electronic means and via Internet | free of charge |
| • by telephone | free of charge |
| • hardcopy | 0.1% |
| External turnover or internal turnover with foreign accounts ⁶² | |
| Cash deposit payment | free of charge |
| Cash payment | 3.9‰, but min. HUF 450 + 0.6%, max HUF 3,000,000** |

⁶²No external turnover or internal turnover with foreign accounts may happen on account "Kamathegyező".

Interest on account "Kamathegyező"

| Amount ranges | Interest as compared to 1-month BUBOR | EBKM⁶³ |
|---------------------------------|--|--------------------------|
| HUF 0 - HUF 500 000 | BUBOR – 0,86% | 0,01% |
| HUF 500 001 - HUF 2 000 000 | BUBOR – 0,86% | 0,01% |
| HUF 2 000 001 - HUF 5 000 000 | BUBOR – 0,86% | 0,01% |
| HUF 5 000 001 - HUF 15 000 000 | BUBOR – 0,86% | 0,01% |
| HUF 15 000 001 - HUF 50 000 000 | BUBOR – 0,86% | 0,01% |
| HUF 50 000 001 - Over | BUBOR – 0,86% | 0,01% |

Term: continuous (no fixed term defined).

Interest: split-range, variable rates, interest is calculated as at the last day of the month or, if it falls on a legal holiday, the first working day after that day

Account "Kamathegyező" is only available to Clients holding current assets, and only in HUF. Charges on account "Kamathegyező" are debited to Clients' current assets, and interests receivable on account "Kamathegyező" are credited to Clients' current assets.

Account "Kamathegyező" is a deposit type account and not a current bank account.

⁶³ EBKM: Annual Effective Rate. EBKM is calculated on the basis of the 1 month BUBOR valid on 1st November, 2016.

4.9. Account Management and Other Services for Client Participating in “Kiút” Programme

General Eligibility Criteria for Services:

Only private entrepreneurs, private enterprises, limited partnerships and small-scale farmers participating in the lending programme “Kiútprogram Mikrohitel” (hereinafter referred to as the ‘Programme’) announced by Kiútprogram Mikrohitel Közvetítő Közhasznú Nonprofit Zrt. (H-1056 Budapest, Fővám tér 2-3.; Company Reg. No.: 01-10-046479, hereinafter referred to as ‘Kiútprogram Zrt.’) are eligible for the services above.

Scope of Services:

Financial Account Management

This List of Terms & Conditions contains the special terms and conditions for the management of HUF financial accounts.

Bank Card

Bank cards are not available to the account.

Fixed-Term Deposits

Fixed-term deposits are available under terms and conditions for SME clients.

Electronic Services

Raiffeisen Express and MultiCash services are not available to the account and, out of our Internet-based services, clients can have access only to the account inquiry function via DirektNet.

Corporate Account Charges Under Kiút Programme:

| | | |
|------------------------------------|-----------------------|----------------|
| Account opening | Free of charge | |
| Account management | Free of charge | |
| Turnover commissions | | |
| Individual transfers in HUF | | |
| Via branch | Inside bank | Free of charge |
| | Outside bank | |
| Via Raiffeisen Direkt | Inside bank | Not available |
| | Outside bank | |
| Via Raiffeisen DirektNet | Inside bank | Not available |
| | Outside bank | |
| Cash withdrawal via branch | Free of charge | |
| Cash deposit via branch | Free of charge | |

Rates and commissions set out in the current Terms & Conditions for Corporate Clients are charged, and performance rules specified therein are applicable, in cases not covered by this List of Terms & Conditions.



5. Other Account Keeping Packages

5.1. One Price Packages

One Price packages, Bronz account package are not available from July 01, 2012.

Account Packages for Enterprises with Annual Net Sales of Less than HUF 1250 Million. As of 26 October 2009, the customer may choose from the following HUF and foreign currency account packages when opening principal and sub-accounts:

Monthly Fees of Flat Fee Packages

| The fixed monthly fee includes (besides account-keeping): | Turnover limits connected to the account package ⁶⁴ | | | |
|---|--|---|---|--|
| | Up to HUF 0.5 mio / month outgoing turnover | Up to HUF 2 mio / month outgoing turnover | Up to HUF 8 mio / month outgoing turnover | Up to HUF 20 mio / month outgoing turnover |
| Unlimited - Internet payments (0.3%, max HUF 6000**/item), - telephone payments (0.3%, max HUF 6000**/item), and - ATM transactions within Hungary, up to the indicated turnover (HUF 785/item) | Silver HUF 2,251 | Gold HUF 6,872 | Platinum HUF 11,490 | Diamond HUF 23,040 |
| Unlimited - Internet payments (0.3%, max HUF 6000**/item), - telephone payments (0.3%, max HUF 6000**/item), - paper-based payment orders (0.3%, max HUF 6000**/item), - ATM transactions within Hungary (HUF 785 /item), and - cash withdrawals at branch, up to the indicated turnover (0.6%, max HUF 3,000,000**/item) | Silver Plus HUF 3,406 | Gold Plus HUF 9,182 | Platinum Plus HUF 17,266 | Diamond Plus HUF 28,814 |

⁶⁴The monthly limit on outbound transactions applies to the bank account identified in the agreement.

In calculating account package-related turnover limits, the Bank will only allow for HUF transactions forming the content of the fixed monthly fee.

Outgoing turnover:

The totality of transactions – as listed in the above table - covered by the fixed monthly fees. Transactions related to transfers from an account to the Client's own account within the bank are not considered as outgoing turnover.

Furthermore, simultaneously fulfilled package orders compiled and submitted through electronic channels (REX, MultiCash) are not qualified as transactions in outgoing turnover either; for such orders the Bank will charge – above the flat rate - the special fee specified in this List of Conditions.

Limit on the outgoing turnover:

The limit up to which the costs of the transactions belonging to the outgoing turnover and specified in the above table are included in the flat rate for a specific account package.

The Bank will charge a proportionate fee for the given month in the case of flat-rate account packages if the account is opened on a day different from the first banking day of the month. For all other commenced months, the Bank will charge a full month's account-keeping fee. The Client may request the amendment of the existing account package to another account package. The account package shall be modified on the first banking day of the month following the receipt of the request by the Bank, provided that the request is received by 12:00 noon on the last working day of the relevant month. Should the account package be modified, the fees and commissions to be charged for the former account package shall be accounted on the last day of the month following receipt by the Bank of the request for account package modification.

Fees and Commissions Charged in the Case of Flat Fee Packages and the Bronze Account Package

| | Fees charged if the monthly turnover limit is overstepped, and for services not included in the relevant package | | | | Fee or commission charged |
|--|--|---|---|---|---|
| | Silver/ Silver Plus | Gold/ Gold Plus | Platinum/ Platinum Plus | Diamond/ Diamond Plus | Bronze ⁶⁵ |
| Account opening fee*⁶⁶ | HUF 0 | | | | HUF 0 |
| Monthly account maintenance fee* | See chart "Flat Fee Packages" | | | | HUF 562 |
| Transaction fees for in-Bank and outbound transfers | | | | | |
| Electronic and Internet | 3.0‰, min. HUF 100 + 0.3%, max HUF 6000** | 2.0‰, min. HUF 100 + 0.3%, max HUF 6000** | 1.0‰, min. HUF 100 + 0.3%, max HUF 6000** | 0.8‰, min. HUF 100 + 0.3%, max HUF 6000** | 4.0‰, min. HUF 100 + 0.3%, max HUF 6000** |
| Telephone | 3.0‰ + HUF 50/item, min. HUF 100 + 0.3%, max HUF 6000** | 2.0‰ + HUF 50/item, min. HUF 100 + 0.3%, max HUF 6000** | 1.0‰ + HUF 50/item, min. HUF 100 + 0.3%, max HUF 6000** | 0.8‰ + HUF 50/item, min. HUF 100 + 0.3%, max HUF 6000** | 4.0‰ + HUF 50/item, min. HUF 100 + 0.3%, max HUF 6000** |
| Paper based | 4.0‰, min. HUF 200 + 0.3%, max HUF 6000** | 3.0‰, min. HUF 200 + 0.3%, max HUF 6000** | 2.0‰, min. HUF 200 + 0.3%, max HUF 6000** | 1.0‰, min. HUF 200 + 0.3%, max HUF 6000** | 5.0‰, min. HUF 200 + 0.3%, max HUF 6000** |
| Incoming SEPA payments from abroad with conversion to HUF accounts | | | | | |
| Incoming payments - basic processing fee | free of charge | free of charge | free of charge | free of charge | free of charge |
| Conversion fee | EUR 5.01 | EUR 5.01 | EUR 5.01 | EUR 5.01 | EUR 5.01 |
| Debits in EUR with conversion from HUF accounts – SEPA transactions to abroad | | | | | |
| Electronic and via internet – basic processing fee | 1,5‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 ** | 1,5‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 ** | 1‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 ** | 0,8‰, min. HUF 100 + 0,3%, max. HUF 6.000 ** | 1,5‰ min HUF 100 + 0,3%, max. HUF 6.000 ** |
| Via telephone – basic processing fee | 1,5‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 ** | 1,5‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 ** | 1‰ min HUF 100 Ft + 0,3%, max. HUF 6.000 ** | 0,8‰, min. HUF 100 + 0,3%, max. HUF 6.000 ** | 1,5‰ min HUF 100 + 0,3%, max. HUF 6.000 ** |
| Paper based – basic processing fee | 1,5‰ min HUF 200 + 0,3%, max. HUF 6.000 ** | 1,5‰ min HUF 200 + 0,3%, max. HUF 6.000 ** | 1,5‰ min HUF 200 + 0,3%, max. HUF 6.000 ** | 1,0‰, min. HUF 200 + 0,3%, max. HUF 6.000 ** | 1,5‰ min HUF 200 + 0,3%, max. HUF 6.000 ** |
| Conversion fee (T+2, in case of EEA currencies T+1) | 0,50‰ min EUR 10,03 | 0,50‰ min EUR 10,03 | 0,50‰ min EUR 10,03 | 0,50‰ min EUR 10,03 | 0,50‰ min EUR 10,03 |
| Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee) | 2‰ min EUR 10,03 | 2‰ min EUR 10,03 | 2‰ min EUR 10,03 | 2‰ min EUR 10,03 | 2‰ min EUR 10,03 |
| Extra priority fee in case of transfers with conversion (T) | 4‰ min EUR 30,09 | 4‰ min EUR 30,09 | 4‰ min EUR 30,09 | 4‰ min EUR 30,09 | 4‰ min EUR 30,09 |

⁶⁵The terms & conditions of the Bronze account package are independent of monthly turnover.

⁶⁶ The account opening fee includes the application fees of all services belonging to the account package.

| | | | | | |
|---|--|--|--|--|--|
| Performance of prompt collection orders | 4.0‰, min. HUF 200 + 0.3%, max HUF 6000** | 3.0‰, min. HUF 200 + 0.3%, max HUF 6000** | 2.0‰, min. HUF 200 + 0.3%, max HUF 6000** | 1.0‰, min. HUF 200 + 0.3%, max HUF 6000** | 5.0‰, min. HUF 200 + 0.3%, max HUF 6000** |
| Standing payment orders with fixed amount | | | | | |
| Electronic and via internet, via telephone | HUF 305 |
| Hard copy | HUF 580 |
| In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer | | | | | |
| Electronic and via internet, via telephone | HUF 163 /item |
| Hard copy | HUF 438 /item |
| Handling of Secondary Account Identifier | | | | | |
| Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Deletion | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Yearly confirmation | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Payment request* | | | | | |
| Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) * | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs |
| Reception and deletion of incoming payment request* | free of charge |
| Cash withdrawal fee | 3.9‰, minimum HUF 450 + 0.6%, max HUF 3,000,000** | | | | |
| Cash deposit fee | 0.3‰, minimum HUF 100 | | | | |
| Change of account packages* | HUF 5,774 / occasion | | | | |
| Free services | See "Free services included in account packages" | | | | |

| | |
|---|-----------|
| Mobile Banking application fee ^{*67} | HUF 1,269 |
| SMS fee per notice* (periodic balance advice, card transactions, transactions in the account, interactive messages, getting above or below a specific limit) | HUF 24 |

| Free services included in account packages | Silver | Silver Plus | Gold | Gold Plus | Platinum | Platinum Plus | Diamond | Diamond Plus | Bronze |
|---|---------------|--------------------|-------------|------------------|-----------------|----------------------|----------------|---------------------|---------------|
| Raiffeisen Direkt (telephone banking) ⁶⁸ | + | + | + | + | + | + | + | + | + |
| Raiffeisen DirektNet (Internet banking) ⁶⁸ | + | + | + | + | + | + | + | + | + |
| REX Plus | | + | | + | | + | | + | |
| Raiffeisen Maestro bankcard in the first year ⁶⁹ | + | + | + | + | + | + | + | + | + |
| Mobile Banking Light application and flat fee | + | + | + | + | + | + | + | + | + |

The Clients may choose from different packages with regard to various HUF accounts/sub-accounts.

When the Parties agree on using a specific Schedule of Charges, no account package may be applied for any payment account/payment sub-account. When the Parties agree on using an account package, no specific Schedule of Charges may be applied for any payment account/payment sub-account.

A foreign currency account may be opened as a main account exclusively subject to an individual Table of Tariffs. For Clients making use of the flat-rate account package, the fees of the services not figuring in the above table shall be charged in accordance with the prevailing List of Conditions.

⁶⁷ The application fee is payable on each mobile telephone number identified by the customer for the use of the service.

⁶⁸ On the transactions initiated through the service, the transfer fees as per the List of Terms & Conditions from time to time in effect shall be charged.

⁶⁹ For any subsequent year, the annual card fee set out in Chapter VIII of the List of Conditions shall be charged.



5.2. Premium Business Account Package

Premium Business account package is not available from July 01, 2012.

Premium Business Account Package for enterprises with annual net sales of more than HUF 100 million but not more than HUF 1250 million.

If the Customer applies for the Premium Business Account Package for any of his HUF accounts, then he must uniformly select the Premium Business Account Package in respect of all his HUF accounts.

Fees and commissions charged for the Premium Business Account Package:

| | |
|--|--|
| Account opening fee | HUF 0 |
| Monthly fee of the account keeping package⁷⁰ | HUF 5 015 |
| In-bank transfer orders | |
| Electronic and Internet | 0.3%, max HUF 6000** |
| Paper based | 0.1%, min. HUF 130 + 0.3%, max HUF 6000** |
| Outbound transfer orders | |
| Electronic and Internet | 0.6%, min. HUF 70 + 0.3%, max HUF 6000** |
| Paper based | 0.1%, min. HUF 150 + 0.3%, max HUF 6000** |
| Incoming SEPA payments from abroad with conversion to HUF accounts | |
| Incoming payments - basic processing fee | free of charge |
| Conversion fee | EUR 5,01 |
| Debits in EUR with conversion from HUF accounts – SEPA transactions to abroad | |
| Electronic and via internet – basic processing fee | 0,06% min. HUF 70 + 0,3%, max. HUF 6.000** |
| Via telephone – basic processing fee | 0,06% min. HUF 70 + 0,3%, max. HUF 6.000** |
| Paper based – basic processing fee | 0,1% min. HUF 150 + 0,3%, max. HUF 6.000** |
| Conversion fee (T+2, in case of EEA currencies T+1) | 0,50‰ min EUR 10,03 |
| Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee) | 2‰ min EUR 10,03 |
| Extra priority fee in case of transfers with conversion (T) | 4‰ min EUR 30,09 |
| Standing payment orders with fixed amount | |
| Electronic and Internet | 0.3%, max HUF 6000** |

⁷⁰Should any time after the date of 1st November 2010 the inbound turnover in the Customer's account fall short of HUF 10 million in any given month, the monthly fee of the account keeping package shall be HUF 15,045 for the relevant month. Until the above date, the monthly fee of the account keeping package shall be uniformly HUF 5,015, irrespective of inbound turnover.

For the purposes of the foregoing, all payment transactions incoming from within the Bank and from outside the Bank shall qualify as inbound turnover—except for payment transactions coming from the other accounts kept by the Customer at Raiffeisen Bank—as well as any cash deposits effected at the Bank's cash desks to the Customer's account. The Bank has checks on the primary HUF account for incoming transfers, and charges a monthly account management fee of HUF 5,015 for each sub-account irrespective of actual transfers to it. When a Client's primary HUF account is closed for whatever reason, the Bank will check incoming transfers to the sub-account which is considered, out of the remaining HUF sub-accounts, to be the next in succession by its account number. Should the amount of transfers to this sub-account of the Client fail to reach HUF 10 million in any calendar month, a monthly fee of HUF 15,045 is payable for the account management package for the sub-account in question in that particular month

| | |
|---|---|
| Paper based | 0.3%, max HUF 6000** |
| Handling of Secondary Account Identifier | |
| Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Deletion | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Yearly confirmation | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Payment request* | |
| Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request) * | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs |
| Reception and deletion of incoming payment request* | free of charge |
| Cash withdrawals at branch | |
| HUF withdrawal from HUF account | 0.1%, min. HUF 150 + 0.6%, max HUF 3,000,000** |
| Performance of prompt collection orders | 0.1%, min. HUF 150 + 0.3%, max HUF 6000** |
| Products and services included in the account package | |
| Visa Business annual cardholder fee for first year ⁷¹ | HUF 0 |
| REX installation kit | HUF 0 |
| REX monthly fee | HUF 0 |
| Mobile banking application fee | HUF 0 |
| Mobile banking monthly fee | HUF 0 |
| Change of account packages | HUF 5 015 |

For any services which are not included in the fee chart above, Customers using the Premium Business Account Package shall pay the fees set out in the Corporate List of Terms & Conditions from time to time in effect.

For foreign currency payment transactions concerning the Premium Business Account Package, and on any foreign currency sub-accounts, the same fees as those belonging to flat fee account packages shall be charged.

5.3. Terms & conditions of foreign currency connected to One Price, Bronz and Premium Business account packages

One Price, Bronz and Premium Business account package is not available from July 01, 2012.

| | Flat fee packages | Bronze account package |
|--|-------------------|------------------------|
| Sub-account opening fee | HUF 0 | HUF 0 |
| Monthly sub-account maintenance fee | HUF 992 | HUF 992 |

Foreign currency transaction fees connected to One Price, Bronz and Premium account packages

Incoming SEPA payments – from abroad

| | |
|---|----------------|
| SEPA Credit Transfer – incoming payments in EUR (same currency, T) – basic processing fee | free of charge |
|---|----------------|

⁷¹In any subsequent year, the annual cardholder fee specified in Chapter VIII shall be charged.

| | |
|--|---|
| Intra Group Payments Hiba! A könyvjelző nem létezik. SEPA (T) – basic processing fee | free of charge |
| Conversion fee (T+2, in case of transactions in accordance with EGT rules T) | EUR 5,01 |
| Foreign currency payments incoming to the customer's credit – except for incoming SEPA payments – from abroad | |
| Standard deadline | |
| Payments in the same currency (T) – basic processing fee (between the customer's own accounts free of charge) | 0.50‰, min. EUR 5.02 |
| Intra Group Payments ⁷² (T) | 80% of transaction fee set forth in the previous point |
| Conversion fee (T+2, in case of transactions in accordance with EGT rules T) | EUR 5.01 |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T) – basic processing fee (between the customer's own accounts free of charge) | 0.50‰, min. EUR 5.02 |
| Intra Group Payments ⁷² , SEPA (T) | 80% of transaction fee set forth in the previous point |
| Conversion fee (T+2, in case of transactions in accordance with EGT rules T) | EUR 5.01 |
| SEPA debits in EUR from non HUF accounts to abroad | |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee | up to EUR 1255 4‰ min HUF 100 + 0,3%, max. HUF 6.000** from EUR 1256 1,5‰ min HUF 100 + 0,3%, max. HUF 6.000** |
| Intra Group Payments ²² , SEPA (T) electronic and via internet – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone – basic processing fee | up to 1255 EUR 4‰ min HUF 100 + 0,3%, max. HUF 6.000** from EUR 1256 1,5‰ min HUF 100 + 0,3%, max. HUF 6.000** |
| Intra Group Payments ²² , SEPA (T) via telephone – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee | up to EUR 1004 5‰ min HUF 200 + 0,3%, max. HUF 6.000** from EUR 1005 1,5‰ min HUF 200 + 0,3%, max. HUF 6.000** |
| Intra Group Payments ²² , SEPA (T) paper based – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |
| Conversion fee (payment with conversion T+2, between EEA member currencies T+1) | 0,50‰ min EUR 10,03 |
| Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee) | 2‰ min EUR 10,03 |
| Extra priority fee in case of transfers with conversion (T) | 4‰ min EUR 30,09 |
| Extra priority fee in case of EUR transfers (same currency, T) | 3‰ min EUR 20,06 |
| Debits in foreign currency for outbound transactions – except for SEPA transactions to abroad | |
| SWIFT messages (MT103 fee, on SWIFT messages connected to FX transfers) | EUR 2.51 |

| | |
|---|---|
| Payments in the same currency (T+2, between EEA member currencies and | 1.50‰, min. EUR 5.02 + 0.3%, max HUF 6000** |
|---|---|

⁷²Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

| | | |
|--|--|---|
| | other main currencies) – basic processing fee | |
| | Intra Group Payments ⁷² (T) | 80% of transaction fee set forth in the previous point + 0.3%, max HUF 6000** |
| | Conversion fee (T+2, between EEA member currencies T+1) | 0.5‰ min. EUR 10.03 |
| | Priority fee in case of transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only) | 2‰ min. EUR 10.03 |
| | Extra priority fee in case of transfers with conversion (T) | 4‰ min. EUR 30.09 |
| | Extra priority fee in case of transfers (same currency T) | 3‰ min. EUR 20.06 |
| | SEPA Credit Transfer—Payments in EUR in the same currency(same currency, T+1) – basic processing fee | 1.50‰, min. EUR 5.02 + 0.3%, max HUF 6000** |
| | Intra Group Payments ⁷² , SEPA (T) | 80% of transaction fee set forth in the previous point + 0.3%, max HUF 6000** |
| | Conversion fee SEPA Credit Transfer (T+2, between EEA member currencies T+1) | 0.5‰ min. EUR 10.03 |
| | Priority fee in case of SEPA Credit Transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only) | 2‰ min. EUR 10.03 |
| | Extra priority fee in case of SEPA Credit Transfers with conversion (T) | 4‰ min. EUR 30.09 |
| | Extra urgent SEPA Credit Transfer – payments in EUR within the Euro zone (same currency T) | 3‰ min. EUR 20.06 |
| In-house foreign currency transfers | | |
| Standard deadline | | |
| | Transfers between the customer's accounts in the same currency – basic processing fee (T) | Free of charge |
| | Conversion fee (T+2, between EEA member currencies T) | 0.5‰ min. EUR 10.03 |
| | Priority fee in case in-house payments with conversion between the customer's accounts in non-EEA currencies T+1 not applicable between EEA currencies | 0.5‰ min. EUR 10.03 |
| | Extra priority fee in case of in-house payments between the customer's accounts in non-EEA currencies T not applicable between EEA currencies | 1‰ min. EUR 30.09 |
| | SEPA Credit Transfer – EUR Transfers between the customer's accounts in the same currency | Free of charge |
| | Conversion fee SEPA Credit Transfers (T+2, between EEA member currencies T) | 0.5‰ min. EUR 10.03 |
| | Priority fee in case of SEPA in-house Credit Transfers with conversion between the customer's accounts in non-EEA currencies T+1 not applicable between EEA currencies | 0.5‰ min. EUR 10.03 |
| | Extra priority fee in case of SEPA in-house Credit Transfers between the | 1‰ min. EUR 30.09 |

| | | |
|--|--|---|
| | <i>customer's accounts in non-EEA currencies T not applicable between EEA currencies</i> | |
| | <i>Payments in the same currency between different customers' accounts (T) – basic processing fee</i> | <i>0.5‰, min. EUR 5.02 + 0.3%, max. HUF 6.000**</i> |
| | <i>Conversion fee in case of transfers between different customers' accounts (T+2, between EEA member currencies T)</i> | <i>EUR 5.01</i> |
| | <i>Priority fee in case of in-house transfers between different customers' accounts with conversion in non-EEA currencies T+1 not applicable between EEA currencies</i> | <i>0.5‰ min. EUR 10.03</i> |
| | <i>Extra priority fee in case of in-house transfers between different customers' accounts in non-EEA currencies T not applicable between EEA currencies</i> | <i>1‰ min. EUR 30.09</i> |
| | <i>SEPA Credit Transfer – EUR Payments in the same currency between different customers' accounts (T)</i> | <i>0.5‰, min. EUR 5.02 + 0.3%, max. HUF 6.000**</i> |
| | <i>Conversion fee in case of SEPA Credit Transfers between different customers' accounts (T+2, between EEA member currencies T)</i> | <i>EUR 5.01</i> |
| | <i>Priority fee in case of in-house SEPA Credit Transfers between different customers' accounts with conversion in non-EEA currencies T+1, not applicable between EEA currencies</i> | <i>0.5‰ min. EUR 10.03</i> |
| | <i>Extra priority fee in case of in-house SEPA Credit Transfers between different customers' accounts in non-EEA currencies T, not applicable between EEA currencies</i> | <i>1‰ min. EUR 30.09</i> |

SEPA DD (Direct Debit) Core and B2B(Business to Business) direct debits

| | |
|---|--|
| Direct debit – without conversion | 0.45% + min. EUR 25.08 + 0.3%, max. HUF 6000 |
| Direct debit – with conversion | 0.45% + 0.15% min. EUR.45,14 + 0.3%, max. HUF 6000 |
| Submitting SEPA DD B2B letter of authorisation | HUF 7,313*/ submitting a letter of authorisation |
| SEPA DD Core direct debit limiting statement / modification/cancellation | HUF 2,186* |
| Forbidding the execution of a SEPA DD Core and B2B direct debit | Free of charge |
| Refund of paid SEPA DD Core direct debit | HUF 1625 |

Handling of Secondary Account Identifier

| | |
|--|--|
| Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Deletion | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Yearly confirmation | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |

rr

| <i>Payment request*</i> | |
|--|--|
| <i>Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)*</i> | <i>Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50/pcs*</i> |
| <i>Reception and deletion of incoming payment request*</i> | <i>free of charge</i> |



5.4. Raiffeisen Minimum, Start, Alap, Plusz and Extra account keeping packages

Raiffeisen Minimum, Start, Alap, Plusz and Extra account packages are not available from 26th October, 2009.

| | Raiffeisen MINIMUM | Raiffeisen START | Raiffeisen BASIC | Raiffeisen PLUS | Raiffeisen EXTRA⁷³ |
|--|-------------------------------|-----------------------------|-----------------------------|----------------------------|--|
| Monthly fee of packages* | HUF634 ⁷⁴ | HUF2,598 | HUF6,531 | HUF13,090 | HUF20,440 |
| Services included: | | | | | |
| Raiffeisen Maestro business card⁷⁵ | + | + | + | + | + |
| Account maintenance | + | + | + | + | + |
| Raiffeisen Direkt telephone banking service⁷⁶ | + | + | + | + | + |
| Use of Raiffeisen DirektNet Internet banking service | + | + | + | + | + |
| Mobile (SMS) Banking Light⁷⁷ | | + | + | | |
| Mobile (SMS) Banking | | | | + | + |
| Raiffeisen Express (electronic banking terminal) Light software | | | + | + | |
| Raiffeisen Express (electronic banking terminal) Plus software | | | | | + |
| Free transfers⁷⁸ | | | | 3 pc | 5 pc |

⁷³No new applications accepted.

⁷⁴In case of accounts opened between 09 July 2007 and 05 October 2007, monthly fee of package is HUF 0.

⁷⁵The first annual card fee is free of charge. The annual card fee set forth in Section VIII. of the List of Terms and Conditions will be charged in further years.

⁷⁶The fee of transactions initiated via these channels will be charged according to the relevant sections of the Conditions List from time to time in effect.

⁷⁷ In the scope of the service, SMS messages are sent automatically on daily opening balances and each successful card transaction within Hungary (not a full-range Mobile Banking service).

⁷⁸The first three or five outgoing HUF transfer orders of the given month—given electronically—shall be free of charge in the case of the Plus and Extra packages, respectively.

| | | | | | | |
|--|-----------------------------|---|---|---|---|---|
| Account opening fee ^{79*} | | HUF 3,453 | HUF 5,762 | HUF 11,535 | HUF 11,535 | HUF 17,311 |
| Fees of HUF sub-accounts opened for account packages (only for sub-accounts applied for after 2nd of November, 2005) ⁸⁰ | | | | | | |
| | | Raiffeisen MINIMUM | Raiffeisen START | Raiffeisen BASIC | Raiffeisen PLUS | Raiffeisen EXTRA |
| Account keeping monthly fee per sub-account* | | HUF 634 | HUF 634 | HUF 1,291 | HUF 1,291 | As per Section III. of Conditions List |
| One-time sub-account opening fee per sub-account | | HUF 0 | HUF 0 | HUF 0 | HUF 0 | As per Section III. of Conditions List |
| Transaction fees in case of in-bank payments (Charged at end of month) ⁸¹ | | | | | | |
| | electronic and via internet | 1.6‰ min. HUF 250 + 0.3%, max HUF 6000** | 1.0‰ min. HUF 150 + 0.3%, max HUF 6000** | 0.8‰ min. HUF 100 + 0.3%, max HUF 6000** | 0.5‰ min. HUF 75 + 0.3%, max HUF 6000** | 0.5‰ min. HUF 75 + 0.3%, max HUF 6000** |
| | via telephone | 1.6‰ min. HUF 300 + 0.3%, max HUF 6000** | 1.0‰ min. HUF 200 + 0.3%, max HUF 6000** | 0.8‰ min. HUF 150 + 0.3%, max HUF 6000** | 0.5‰ min. HUF 125 + 0.3%, max HUF 6000** | 0.5‰ min. HUF 125 + 0.3%, max HUF 6000** |
| | hard copy | 3.9‰ min. HUF 450 + 0.3%, max HUF 6000** | 3.9‰ min. HUF 400 + 0.3%, max HUF 6000** | 1.4‰ min. HUF 350 + 0.3%, max HUF 6000** | 1.2‰ min. HUF 350 + 0.3%, max HUF 6000** | 1.2‰ min. HUF 150 + 0.3%, max HUF 6000** |
| Transaction fees in case of outgoing (GIRO) payments (Charged at end of month) | | | | | | |
| | electronic and via internet | 1.6‰ min. HUF 250 + 0.3%, max HUF 6000** | 1.0‰ min. HUF 150 + 0.3%, max HUF 6000** | 1.0‰ min. HUF 100 + 0.3%, max HUF 6000** | 1.0‰ min. HUF 100 + 0.3%, max HUF 6000** | 1.0‰ min. HUF 100 + 0.3%, max HUF 6000** |
| | via telephone | 1.6‰ min. HUF 350 + 0.3%, max HUF 6000** | 1.0‰ min. HUF 250 + 0.3%, max HUF 6000** | 1.0‰ min. HUF 200 + 0.3%, max HUF 6000** | 1.0‰ min. HUF 200 + 0.3%, max HUF 6000** | 1.0‰ min. HUF 200 + 0.3%, max HUF 6000** |
| | hard copy | 3.9‰ min. HUF 450 + | 3.9‰ min. HUF 400 + | 2.0‰ min. HUF 350 + | 2.0‰ min. HUF 350 + | 1.9‰ min. HUF 300 + |

⁷⁹The account opening fee includes the application fee of all services belonging to the relevant package.

⁸⁰The fees charged for previously requested accounts shall equal the previously contracted fees, or those set forth in Section III. of the List of Terms and Conditions. Contracting over is possible.

⁸¹Transaction fees will be charged on any transaction exceeding the number of free transactions included in the relevant package.

| | | | | | | |
|---|--|--|--|--|--|--|
| | | 0.3%, max HUF 6000** |
| Incoming SEPA payments from abroad with conversion to HUF accounts | | | | | | |
| Incoming payments - basic processing fee | | free of charge |
| Conversion fee | | EUR 5,01 |
| Debits in EUR with conversion from HUF accounts – SEPA transactions to abroad | | | | | | |
| Electronic and via internet – basic processing fee | | 1,5‰, min. HUF 250 + 0,3%, max. HUF 6.000 ** | 1,0‰, min. HUF 150 + 0,3%, max. HUF 6.000** | 1,0‰, min. HUF 100 + 0,3%, max. HUF 6.000** | 1,0‰, min. HUF 100 + 0,3%, max. HUF 6.000 Ft** | 1,0‰, min. HUF 100 + 0,3%, max. HUF 6.000** |
| Via telephone – basic processing fee | | 1,5‰, min. HUF 350 + 0,3%, max. HUF 6.000** | 1,0‰, min. HUF 250 + 0,3%, max. HUF 6.000** | 1,0‰, min. HUF 200 + 0,3%, max. HUF 6.000** | 1,0‰, min. HUF 200 + 0,3%, max. HUF 6.000** | 1,0‰, min. HUF 200 + 0,3%, max. HUF 6.000** |
| Paper based – basic processing fee | | 1,5‰, min. HUF 450 + 0,3%, max. HUF 6.000** | 1,5‰, min. HUF 400 + 0,3%, max. HUF 6.000** | 1,5‰, min. HUF 350 + 0,3%, max. HUF 6.000** | 1,5‰, min. HUF 350 + 0,3%, max. HUF 6.000** | 1,5‰, min. HUF 300 + 0,3%, max. HUF 6.000** |
| Conversion fee (T+2, in case of EEA currencies T+1) | | 0,50‰ min EUR 10,03 |
| Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee) | | 2‰ min EUR 10,03 | 2‰ min EUR 10,03 | 2‰ min EUR 10,03 | 2‰ min EUR 10,03 | 2‰ min EUR 10,03 |
| Extra priority fee in case of transfers with conversion (T) | | 4‰ min EUR 30,09 | 4‰ min EUR 30,09 | 4‰ min EUR 30,09 | 4‰ min EUR 30,09 | 4‰ min EUR 30,09 |
| Performance of prompt collection orders | | 3.9‰ min. HUF 450 + 0.3%, max HUF 6000** | 3.9‰ min. HUF 400 + 0.3%, max HUF 6000** | 2.0‰ min. HUF 350 + 0.3%, max HUF 6000** | 2.0‰ min. HUF 350 + 0.3%, max HUF 6000** | 1.9‰ min. HUF 300 + 0.3%, max HUF 6000** |
| Standing payment orders with fixed amount | | | | | | |
| electronic and via internet, via telephone | | HUF 305 |
| hard copy | | HUF 580 |
| In case private entrepreneurs, small-scale farmers or other independent private entrepreneurs initiate in-bank standing payment order with fixed amount to their own in-bank retail Credit card Bank or Securities account maintained as a retail customer | | | | | | |
| electronic and via internet, via telephone | | HUF 163 /item |
| hard copy | | HUF 438 /item |
| Cash withdrawal fees | | 3.9‰ min. HUF 450 + 0.6%, max HUF 3,000,000** | 3.9‰ min. HUF 400 + 0.6%, max HUF 3,000,000** | 2.0‰ min. HUF 350 + 0.6%, max HUF 3,000,000** | 2.0‰ min. HUF 350 + 0.6%, max HUF 3,000,000** | 1.9‰ min. HUF 300 + 0.6%, max HUF 3,000,000** |

| | | | | | |
|---|-----------------------|-----------------------|-----------------------|---|-----------------------|
| Cash deposit fees | 0.5‰, min. HUF 150 | 0.3‰, min. HUF 100 | 0.3‰, min. HUF 100 | 0.3‰ min. HUF 100 | 0.3‰, min. HUF 100 |
| Change of account keeping package* | HUF 11,548 /occasion | | | | |
| Raiffeisen Express Plus monthly fee* | | | | HUF 3,464 additional fee over basic fee in case of packages Plus and Basic | |

| | | | | | |
|---|-------------------------------|------------------------------------|-----------------------------|------------------------------------|-----------------------------|
| Mobile Banking Light flat fee* | HUF 232/month ⁸² | The package includes this service. | | - | |
| Mobile Banking flat fee* | HUF 576/month | | | The package includes this service. | |
| SMS notification fees: | | | | | |
| | Raiffeisen MINIMUM | Raiffeisen START | Raiffeisen BASIC | Raiffeisen PLUS | Raiffeisen EXTRA |
| Periodical SMS messages on available balance* | HUF 24 | HUF 24 | HUF 24 | HUF 0 | HUF 0 |
| SMS messages on card transactions* | HUF 24 | HUF 24 | HUF 0 | HUF 0 | HUF 0 |
| SMS messages on account debits / credits* | HUF 24 | HUF 24 | HUF 24 | HUF 0 | HUF 0 |
| Interactive SMS messages* | HUF 24 | HUF 24 | HUF 24 | HUF 0 | HUF 0 |
| SMS messages when balance falls below / gets above a predefined limit* | HUF 24 | HUF 24 | HUF 24 | HUF 0 | HUF 0 |

| | |
|---|---|
| Handling of Secondary Account Identifier | |
| Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Deletion | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |
| Yearly confirmation | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee HUF 250/pcs |

| | |
|---|--|
| Payment request* | |
| Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)* | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs |
| Reception and deletion of incoming payment request* | free of charge |

⁸²The application fee and the monthly maintenance fee are to be paid on each mobile phone number specified by the customer for the service. The monthly maintenance fee is payable on each started month. For the application fee, see Mobile Banking fees.

| Fees of foreign currency sub-accounts opened for account packages (only for sub-accounts applied for after 2nd of November, 2005) ⁸³ | | | | | |
|---|--|--|--|--|--|
| | For customers with Raiffeisen MINIMUM package | For customers with Raiffeisen START package | For customers with Raiffeisen BASIC package | For customers with Raiffeisen PLUS package | For customers with Raiffeisen EXTRA package |
| Account keeping monthly fee/sub-account* | HUF 1,291 | HUF 1,291 | First FX sub-account free of charge, for any further sub-account HUF 1,291 | First FX sub-account free of charge, for any further sub-account HUF 1,291 | As per Section IV. of the Conditions List |
| One-time sub-account opening fee/sub-account | HUF 0 | HUF 0 | HUF 0 | HUF 0 | As per Section IV. of the Conditions List |

Foreign currency transaction fees for account Raiffeisen MINIMUM, START, ALAP, PLUSZ, EXTRA packages (only for account packages and sub-accounts applied for after 2nd of November)

Incoming EUR SEPA payments to non HUF accounts – from abroad

| | |
|---|----------------|
| SEPA Credit Transfer – incoming payments in EUR (same currency, T) – basic processing fee | free of charge |
| Intra Group Payments ⁸⁴ SEPA (T) – basic processing fee | free of charge |
| Conversion fee | EUR 5,01 |

Incoming payments in foreign currencies – except for SEPA payments from abroad

| | |
|---|---|
| • Transfer in the same currency (T) - <i>basic processing fee (basic processing fee between customer's own accounts is free of charge)</i> | 0.50‰, min. EUR 5.02 |
| • Intra Group Payments ⁸⁵ (T) | 80% of commission set forth in the previous point |
| • <i>Conversion fee (T+2, in case of transactions in accordance with EGT rules T)</i> | EUR 5.01 |
| • SEPA credit transfer – Euro payments within single European area (in the same currency T) <i>(basic processing fee between customer's own accounts is free of charge)</i> | 0.50 ‰, min. EUR 5.02 |

⁸³The fees charged for previously requested accounts shall equal the previously contracted fees, or those set forth in Section IV. of the List of Terms and Conditions. Contracting over is possible.

⁸⁴Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

⁸⁵Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

| | |
|---|--|
| • Intra Group Payments ⁸⁶ , SEPA (T) | 80% of commission set forth in the previous point |
| • Conversion fee (T+2, in case of transactions in accordance with EGT rules T) | EUR 5.01 |
| Outgoing EUR SEPA transfers from non HUF accounts to abroad | |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) electronic and via internet – basic processing fee | up to EUR 3138 1,6‰, min. HUF 250 + 0,3%, max. HUF 6.000** from EUR 3139 1,5‰, min. HUF 250 + 0,3%, max. HUF 6.000** |
| Intra Group Payments ²² , SEPA (T) electronic and via internet – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) via telephone – basic processing fee | up to EUR 3138 1,6‰, min. HUF 350 + 0,3%, max. HUF 6.000 Ft** from EUR 3139 1,5‰, min. HUF 350 Ft + 0,3%, max. HUF 6.000 Ft** |
| Intra Group Payments ²² , SEPA (T) via telephone – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |
| SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, T+1) paper based – basic processing fee | up to EUR 1287 3,9‰, min. HUF 450 + 0,3%, max. HUF 6.000** from EUR 1288 1,5‰, min. HUF 450 + 0,3%, max. HUF 6.000** |
| Intra Group Payments ²² , SEPA (T) paper based – basic processing fee | 80% of transaction fee set forth in the previous point + 0,3%, max. HUF 6.000 ** |
| Conversion fee (payment with conversion T+2, between EEA member currencies T+1) | 0,50‰ min EUR 10,03 |
| Priority fee in case of transfers with conversion (T+1, in case of EEA member currencies T+1 but standard fee) | 2‰ min EUR 10,03 |
| Extra priority fee in case of transfers with conversion (T) | 4‰ min EUR 30,09 |
| Extra priority fee in case of EUR transfers (same currency, T) | 3‰ min EUR 20,06 |
| MT103 fee (on SWIFT messages connected to FX transfers) | EUR 2.51 |

| | |
|---|--|
| • Transfer in the same currency (T+2, between EEA member currencies and other main currencies T+1) – basic processing fee | 1.50‰, min. EUR 5.02 + 0.3%, max HUF 6000** |
| • Intra Group Payments ⁸⁷ (T) | 80% of commission set forth in the previous point + 0.3%, max HUF 6000** |
| • Conversion fee (T+2, between EEA member currencies T+1) | 0.5‰ min. EUR 10.03 |
| • Priority fee in case of transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only) | 2‰ min. EUR 10.03 |
| • Extra priority fee in case of transfers with conversion (T) | 4‰ min. EUR 30.09 |
| • Extra priority fee in case of transfers in the same currency (T) | 3‰ min. EUR 20.06 |
| • SEPA credit transfer – Euro payments within single European area (T+1) – basic processing fee | 1.50‰ + 0.50‰, min. EUR 15.05 + 0.3%, max HUF 6000** |
| • Intra Group Payments ⁸⁷ , SEPA (T) | 80% of commission set forth in the previous point + 0.3%, max HUF 6000** |

⁸⁶Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

⁸⁷Fast and low-fare same currency payments to other accounts within the Raiffeisen network (EUR only). Money orders given in T+1 days are also executed within the day (T). For a list of the banks participating in the service, see Section I/15 of the List of Terms & Conditions.

| | |
|--|--|
| • Conversion fee in case of SEPA Credit Transfers (T+2, between EEA member currencies T+1) | 0.5‰ min. EUR 10.03 |
| • Priority fee in case of SEPA Credit Transfers with conversion (T+1, between EEA member currencies T+1 - main currencies only) | 2‰ min. EUR 10.03 |
| • Extra priority fee in case of SEPA Credit Transfers with conversion (T) | 4‰ min. EUR 30.09 |
| • Extra priority fee in case of SEPA Credit Transfer – EUR transfers in the same currency (T) | 3‰ min. EUR 20.06 |
| In-house foreign currency transfers | |
| • Transfers in the same currency among the client's own accounts (T) – basic processing fee | free of charge |
| • Conversion fee in case of transfers between the customer's own accounts (T+2, between EEA member currencies T) | 0.5‰ min. EUR 10.03 |
| • Priority fee in case of in-house transfers with conversion (between the client's own accounts in non-EEA member currencies T+1 not applicable between EEA currencies) | 0.5‰ min. EUR 10.03 |
| • Extra priority fee in case of in-house transfers (between the client's own accounts in non-EEA member currencies T not applicable between EEA currencies) | 1‰ min EUR 30.09 |
| • SEPA Credit Transfer – EUR in-house transfers in the same currency between the customer's own accounts (T) – basic processing fee | free of charge |
| • Conversion fee in case of SEPA Credit Transfers between the customer's own accounts (T+2, between EEA member currencies T) | 0.5‰ min. EUR 10.03 |
| • Priority fee in case of in-house SEPA Credit Transfers with conversion between the customer's own accounts (in non-EEA member currencies T+1, not applicable between EEA currencies) | 0.5‰ min. EUR 10.03 |
| • Extra priority fee in case of in-house SEPA Credit Transfers (between the client's own accounts in non-EEA member currencies T not applicable between EEA currencies) | 1‰ min EUR 30.09 |
| • Transfer in the same currency between different customers' accounts (T) – basic processing fee | 0.5‰, min. EUR 5.02 + 0.3%, max. HUF 6.000** |
| • Conversion fee (T+2, between EEA member currencies T) | EUR 5.01 |
| • Priority fee in case of in-house transfers with conversion between different customers' accounts (between non-EEA member currencies T+1 not applicable between EEA currencies) | 0.5‰ min. EUR 10.03 |
| • Extra priority fee in case of in-house transfers between different customers' accounts (between non-EEA member currencies T not applicable between EEA currencies) | 1‰ min. EUR 30.09 |
| • SEPA Credit Transfer – EUR Transfer in the same currency between different customers' accounts (T) – basic processing fee | 0.5‰, min. EUR 5.02 + 0.3%, max. HUF 6.000** |

| | |
|--|--|
| • Conversion fee in case of SEPA Credit Transfers between different customers' accounts (T+2, between EEA member currencies T) | EUR 5.01 |
| • Priority fee in case of in-house SEPA Credit Transfers with conversion between different customers' accounts (between non-EEA member currencies T+1 not applicable between EEA currencies) | EUR 0.5‰ min. EUR 10.03 |
| • Extra priority fee in case of in-house SEPA Credit Transfers between different customers' accounts (between non-EEA member currencies T not applicable between EEA currencies) | 1‰ min. EUR 30.09 |
| SEPA DD (Direct Debit) Core and B2B (Business to Business) direct debits | |
| Direct debit – without conversion | 0.45% + min. EUR 25.08 + 0,3%, max. HUF 6000 |
| Direct debit – with conversion | 0.45% + 0.15% min. EUR 45.14 + 0,3%, max. HUF 6000 |
| Submitting SEPA DD B2B letter of authorisation | HUF 7,313* / letter of authorisation |
| SEPA DD Core direct debit limiting statement set/modification/cancellation | HUF 2,186* |
| Forbidding the execution of a SEPA DD Core and B2B direct debit | Free of charge |
| Refund of paid SEPA DD Core direct debit | HUF 1625 |

| | |
|--|--|
| Handling of Secondary Account Identifier | |
| Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately | Standard fee HUF 250/pcs Promotional fee till 2020.12.31 HUF 0/pcs |
| Deletion | Standard fee HUF 250/pcs Promotional fee till 2020.12.31 HUF 0/pcs |
| Yearly confirmation | Standard fee HUF 250/pcs Promotional fee till 2020.12.31 HUF 0/pcs |
| Payment request* | |
| Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)* | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 0,2% min HUF 50*/pcs |
| Reception and deletion of incoming payment request* | free of charge |



III. Account keeping in HUF

Account opening

| | |
|--|--------------------|
| • Account opening fee* | HUF 12.700/account |
| • Account opening fee for off-shore companies* | HUF 63.518/account |
| • Minimum account opening balance | HUF 50,000/account |

| | |
|----------------------------------|--------------------------|
| Account maintenance fee * | HUF 10.160/month/account |
|----------------------------------|--------------------------|

| | |
|---------------------|-------------|
| Booking fee* | HUF 58/item |
|---------------------|-------------|

Credits

| | |
|-------------------------------|----------------|
| • Incoming transfers (GIRO) | free of charge |
| • In-house transfers | free of charge |
| • Incoming VIBER transactions | free of charge |

Debits

| | |
|---|---|
| Transfer fee* | minimum HUF 24.383/quarter |
| In-bank transfer* | |
| electronic and via internet | 0,1%, but min. HUF 273 + 0,3% max. HUF 6000/item** ⁸⁸ |
| via telephone | 0,1%, but min. HUF 546 + 0,3% max. HUF 6000/item** ⁸⁹ |
| hard copy | 0,15%, but min. HUF 546 + 0,3% max. HUF 6000/item** ⁸⁹ |
| Outgoing transfers | |
| electronic and via internet | 0,13%, but min. HUF 273 + 0,3% max. HUF 6000/item** ⁹⁰ |
| via telephone | 0,13%, but min. HUF 546 + 0,3% max. HUF 6000/item** ⁹¹ |
| hard copy | 0,17%, but min. HUF 546 + 0,3% max. HUF 6000/item** ⁹² |
| In-house transfer between the customer's own accounts via internet, via telephone | free of charge |
| In-house transfer between the customer's own accounts hard copy* ⁹³ | HUF 328 / item |
| Extra fee for electronic banking system using customers giving orders in hard copy* | HUF 1.899/item |
| Standing payment orders with fixed amount - in-bank payments* | |

⁸⁸This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 109/item.

⁸⁹This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 220/item.

⁹⁰This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 165/item.

⁹¹This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 332/item.

⁹²This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 444/item.

⁹³This fee is to be applied to contracts concluded after 28th July 2015.

| | |
|---|---|
| electronic and via internet | 0,1%, but min. HUF 273 + 0,3% max. HUF 6000/item** ⁹⁴ |
| via telephone | 0,1%, but min. HUF 546 + 0,3% max. HUF 6000/item** ⁹⁴ |
| hard copy | 0,15%, but min. HUF 546 + 0,3% max. HUF 6000/item** ⁹⁵ |
| Standing payment orders with fixed amount – inter-bank payments* | |
| electronic and via internet | 0,13%, but min. HUF 273 + 0,3% max. HUF 6000/item** ⁷¹ |
| via telephone | 0,13%, but min. HUF 546 + 0,3% max. HUF 6000/item** ⁷¹ |
| hard copy | 0,17%, but min. HUF 546 + 0,3% max. HUF 6000/item** ⁷² |
| - Cancellation, modification* | HUF 1.899/item |
| (The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until receipt of the cancellation order. Payment orders executed on the day of the receipt may not be cancelled.) | |
| VIBER transactions (on-line and in hard copy) | 0.75% but. min. HUF 50,150 max. HUF 300,900/item + 0.3%, max HUF 6000** |
| Cancellation fee of payment orders given on-line or via the Internet* | HUF 1.266/item |
| Cancellation fee of payment orders given in hard copy* | HUF 1.899/item |
| Cancellation fee of payment orders given on the phone* | HUF 375/item |
| Recalling ad hoc or standing order payments | HUF 1,625/item |
| Handling of Secondary Account Identifier | |
| Registration – This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately | Standard fee HUF 250/pcs Promotional fee till 2020.12.31 HUF 0/pcs |
| Deletion | Standard fee HUF 250/pcs Promotional fee till 2020.12.31 HUF 0/pcs |
| Yearly confirmation | Standard fee HUF 250/pcs Promotional fee till 2020.12.31 HUF 0/pcs |
| Payment request* | |
| Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)* | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee 1% min HUF 250*/pcs |
| Reception and deletion of incoming payment request* | free of charge |

⁹⁴This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 165/item.

⁹⁵This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 444/item.



IV. Account Keeping in Foreign Currencies

| | |
|--|--|
| Account opening* | HUF 12.700 ⁹⁶ /account |
| Account opening for off-shore companies* | HUF 63.518/account |
| Account maintenance fee* | HUF 10.160 ⁹⁶ /month |
| Booking fee* | HUF 58 ⁹⁶ /item |
| Global account opening service in the Raiffeisen network | free of charge |
| Foreign currencies in which Raiffeisen Bank keeps accounts: USD, EUR, GBP, SEK, CHF, AUD, CAD, JPY, NOK, DKK, PLN, CZK, RON, RUB, CNY, TRY, HRK | |
| Main foreign currencies: USD, EUR, GBP, HUF | |
| Banking commissions⁹⁷ | |
| Incoming SEPA payments – from abroad | |
| • SEPA Credit Transfer – incoming payments in EUR (same currency, D) – basic processing fee | free of charge |
| • Intra Group Payments ⁹⁸ (D) | free of charge |
| • Conversion fee (D+2, in case of transactions in accordance with EGT rules D) | EUR 20.06 |
| Incoming payments in foreign currencies – except for incoming SEPA payments from abroad | |
| • Transfer in the same currency (D) – basic processing fee ⁹⁹ | 0.50‰, min. EUR 20.06/item |
| • Intra Group Payments ⁹⁸ (D) | 80% of commission set forth in the previous point |
| • Conversion fee (D+2, in case of transactions in accordance with EGT rules D) | EUR 20.06 |
| • SEPA Credit Transfer – Euro payments within single European area (in the same currency D) – basic processing fee ⁹⁹ | 0.50‰, min. EUR 20.06/item |
| • Conversion fee (D+2, in case of transactions in accordance with EGT rules D) | EUR 20.06 |
| Debits in foreign currency for outgoing transactions – SEPA transactions to abroad | |
| • SEPA Credit Transfer – payments in EUR within the Euro zone (same currency, D+1) electronic and via internet – basic processing fee | 1,3‰, min. HUF 264 + 0,3%, max. HUF 6000 Ft** |
| • Intra Group Payments ⁹⁸ (D) | 80% of transaction fee set forth in the previous point |
| • SEPA Credit Transfer – payments in EUR within the Euro zone (same currency, D+1) via telephone – basic processing fee | 1,3‰, min. HUF 528 + 0,3%, max. HUF 6000** |
| • Intra Group Payments ⁹⁸ (D) | 80% of transaction fee set forth in the previous point |

⁹⁶Or an equivalent FX amount in the currency of the account.

⁹⁷ Standard currency of commissions: EUR (registration currency). The basis for the calculation of commissions shall be the equivalent of the amount of the transfer calculated in the registration currency.

⁹⁸ Same currency EUR payments initiated within the Raiffeisen network at a discounted price with same-day (D) execution. For a list of the banks participating in the service, see at General Condition in Section 16.

⁹⁹ Basic processing fee between customer's own accounts is free of charge

| | |
|---|--|
| • SEPA Credit Transfer—payments in EUR within the Euro zone (same currency, D+1) paper based – basic processing fee | 1,5‰, min. HUF 528 + 0,3%, max. HUF 6000** |
| • Intra Group Payments ⁹⁸ (D) | 80% of transaction fee set forth in the previous point |
| • Conversion fee (payment with conversion D+2, between EEA member currencies D+1) | 0,5‰ min. EUR 20.06 |
| • Priority fee in case of transfers with conversion (D+1, main currencies only) | 2‰ min. EUR 30.09 |
| • Extra priority fee in case of transfers with conversion (D, main currencies only) | 4‰ min. EUR 60.18 |
| • Extra priority fee in case of EUR transfers same currency (D) | 3‰ min EUR 40.12 |

Debits in foreign currency for outgoing transactions – except for SEPA transactions to abroad

| | |
|--|---|
| • Transfers in the same currency (D+2, between EEA member currencies and other main currencies D+1) – basic processing fee | 1.50‰, min. EUR 20.06 + 0.3%, max HUF 6000** |
| • Intra Group Payments ⁹⁸ (D) | 80% of commission set forth in the previous point |
| • Conversion fee (D+2, between EEA member currencies D+1) | 0.5‰, min. EUR 20.06 |
| • Priority fee in case of transfers with conversion (D+1, main currencies only) | 2‰, min. EUR 30.09 |
| • Extra priority fee in case of transfers with conversion (D, main currencies only) | 4‰, min. EUR 60.18 |
| • Extra priority fee in case of transfers in the same currency (D, main currencies only) | 3‰, min. EUR 40.12 |
| • SEPA Credit Transfer – Euro payments within single European area (in the same currency D+1) – basic processing fee | 1.50‰, min. EUR 20.06 + 0.3%, max HUF 6000** |
| • Conversion fee in case of SEPA Credit Transfers (D+2, between EEA member currencies D+1) | 0.5‰, min. EUR 20.06 |
| • Priority fee in case of SEPA Credit Transfers with conversion (D+1, between EEA member currencies D+1, main currencies only) | 2‰, min. EUR 30.09 |
| • Extra priority fee in case of SEPA Credit Transfers with conversion (D, main currencies only) | 4‰, min. EUR 60.18 |
| • Extra priority fee in case of SEPA Credit Transfers in the same currency (D) | 3‰, min. EUR 40.12 |

In-house foreign currency transfers

| | |
|--|-------------------------|
| • Transfers in the same currency between the customer's own accounts (D) – basic processing fee | free of charge |
| • Conversion fee in case of transfers between the customer's own accounts (D+2, between EEA member currencies D) | 0.5‰, min. EUR 40.12 |
| • Priority fee in case of in-house transfers between the customer's own accounts with conversion in non-EEA currencies (D+1, not applicable between EEA member currencies) | 0.5‰, de min. EUR 30.09 |
| • Extra priority fee in case of in-house transfers with conversion between the customer's own accounts in non-EEA currencies (D, not applicable between EEA member currencies) | 1‰, min. EUR 60.18 |

| | |
|--|---|
| • SEPA Credit Transfer – EUR transfers in the same currency between the customer’s own accounts (D) – basic processing fee | free of charge |
| • Conversion fee in case of SEPA Credit Transfers between the customer’s own accounts (D+2, between EEA member currencies D) | 0.5‰, min. EUR 40.12 |
| • Priority fee in case of SEPA Credit Transfers with conversion between the customer’s own accounts in non-EEA currencies (D+1, not applicable between EEA member currencies) | 0.5‰, min. EUR 30.09 |
| • Extra priority fee in case of in-house SEPA Credit Transfers with conversion between the customer’s own accounts in non-EEA currencies (D, not applicable between EEA member currencies) | 1‰, min. EUR 60.18 |
| • Transfers in the same currency between different customer’s accounts (D) – basic processing fee | 0.5‰, min. EUR 20.06 + 0.3%, max. HUF 6000** |
| • Conversion fee in case of transfers between different customer’s accounts (D+2, between EEA member currencies D) | EUR 20.06 |
| • Priority fee in case of in-house transfers with conversion between different customer’s accounts in non-EEA currencies (D+1, not applicable between EEA member currencies) | 0.5‰, de min. EUR 30.09 |
| • Extra priority fee in case of in-house transfers with conversion between different customer’s accounts in non-EEA currencies (D, not applicable between EEA member currencies) | 1‰, de min. EUR 60.18 |
| • SEPA Credit Transfer – EUR in-house transfers in the same currency between different customer’s accounts (D) – basic processing fee | 0.5‰, de min. EUR 20.06 + 0,3%, max. HUF 6000** |
| • Conversion fee in case of SEPA Credit Transfers between different customer’s accounts (D+2, between EEA member currencies D) | EUR 20.06 |
| • Priority fee in case of in-house SEPA Credit Transfers with conversion between different customer’s accounts in non-EEA currencies (D+1, not applicable between EEA member currencies) | 0.5‰, de min. EUR 30.09 |
| • Extra priority fee in case of in-house SEPA Credit Transfers with conversion between different customer’s accounts in non-EEA currencies (D, not applicable between EEA member currencies) | 1‰, de min. EUR 60,18 |

Special FCY exchange conversion¹⁰⁰

free of charge

SEPA direct debits

| | |
|--|--|
| Direct debit – without conversion | 0.45%, de min. EUR 60.18 + 0.3%, max. HUF 6000 |
| Direct debit – with conversion | 0.45% + 0.15% min. EUR 100.3 + 0.3%, max. HUF 6000 |
| Submitting SEPA DD B2B letter of authorisation | HUF 7313*/ submitting a letter of authorisation |
| SEPA DD Core direct debit limiting statement set/modification/cancellation | HUF 2186* |

¹⁰⁰The ‘Special FCY exchange conversion’ option is available via DirektNet and Electra, for amounts at least HUF 100,000 and at most HUF 30 million, between the Customer’s accounts, at the buy and sell rates quoted and offered by the bank for each transactions individually, and provided that the funds are fully available on the account.

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| | |
|--|---|
| Forbidding the execution of a SEPA DD Core and B2B direct debit | Free of charge |
| Refund of paid SEPA DD Core direct debit | HUF 1625 |
| SWIFT messages | |
| • MT103 fee (on SWIFT messages connected to FX transfers) | EUR 10.42 |
| • MT101 processing fee | EUR 6.07*/order + transfer fee ¹⁰¹ |
| Confirmation fee * ¹⁰² | EUR 12.19 |
| Cancellation of Orders* | EUR 24.37 |
| • MT940 SWIFT statement fee* | HUF 36.574/account/month |
| • MT942 SWIFT statement fee | |
| Daily 1 or 2* | HUF 36.574/account/month |
| Daily 3 or 4* | HUF 42.670/account/month |
| Daily 5 or 6* | HUF 48.768/account/month |
| Other services | |
| • Swift message copy* | HUF 3.045/pc |
| • Complaint fee* | EUR 48.77/item |
| • Cancellation/Modification fee of FX transfer order before execution* | EUR 12.19 |
| Treasury conversion (for in-house conversions only, in any currency) | |
| • spot | date of order + 2 banking days |
| • forward | negotiable |
| • exchange rate | FX buying/selling rate prevailing in the market |
| • limit | min. EUR 50,000 or FX equivalent |
| • commission | free of charge |
| Raiffeisen FX service | |
| • Token (Raiffeisen Hardware Token) application fee* | USD 54.48/item |
| For further information, see Section "IV. Investment Products / 7. Treasury Services". | |
| Handling of Secondary Account Identifier | |
| Registration - This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted and a new one is registered immediately | Standard fee HUF 250/pcs Promotional fee till 2020.12.31 HUF 0/pcs |
| Deletion | Standard fee HUF 250/pcs Promotional fee till 2020.12.31 HUF 0/pcs |
| Yearly confirmation | Standard fee HUF 250/pcs Promotional fee till 2020.12.31 HUF 0/pcs |
| Payment request* | Promotional fee till 31.12.2020 HUF 0/pcs Standard fee HUF 250/pcs |
| Initiation of payment request (in case of fulfilment and partial fulfilment of the instant payment order related to the payment request)* | Promotional fee till 2020.12.31 HUF 0/pcs Standard fee 1% min HUF 250/pcs |
| Reception and deletion of incoming payment request* | Standard fee HUF 250/pcs |

¹⁰¹If according to the MT101 message the Bank executes a foreign currency transfer, then as transfer fee the FX transfer fee shall be charged, and if the Bank executes a HUF interbank or in-house transfer under the MT101 message, it shall charge the transfer fee of electronically given interbank or in-house HUF transfers, respectively, as transfer fee. No transfer via the VIBER system shall be effected on the basis of MT101 messages.

¹⁰²Confirmation of performance + information about the value dates of the orders given on the same occasion.

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Promotional fee till 2020.12.31 HUF
~~0.00~~ charge

V. Electronic and Internet Banking Services

After October 15, 2015 – simultaneously with the introduction of Raiffeisen Electra service - new applications for Raiffeisen Express service are not expected.

Basic services for Raiffeisen Express and MultiCash systems

| | |
|---|--------------------|
| • Fee of installation package (if installed by Customer)* | HUF 36.573/package |
| • Charge for terminal use* | HUF 12.192/month |
| • USB signature key fee – for Raiffeisen Express* | HUF 2.437/pcs |
| • Installation fee (if installed by Bank) | negotiable |
| • Software maintenance and training fee | negotiable |

Other electronic banking services

| | |
|---|------------------------------|
| • Reactivation after exclusion from Raiffeisen Express or blockage due to the user's fault* | HUF 18.286/mistaken blocking |
| • Manual package adjustment fee* | HUF 3.045/package |
| • ELBA signature devices (TOKEN (Raiffeisen Hardware Token), USB, 1,44 MB floppy) replacement fee* | HUF 12.192/device |
| Token (Raiffeisen Hardware Token) application fee* (for Raiffeisen Express, Raiffeisen DirektNet service) | HUF 6.092/item |
| • Fee of account information function through Raiffeisen Express* | HUF 4.892/terminal |

Daily limits for Raiffeisen Express use via the Internet

| | |
|---|-------------------------|
| • Maximum items per day | 100 items/day |
| • Maximum amount per day | HUF 20,000,000/day |
| • Upper limit for total daily amount to be transferred by token(Raiffeisen Hardware Token) – generated one time codes - | Up to available balance |
| • Upper limit for total daily items to be transferred by token(Raiffeisen Hardware Token) – generated one time codes - | Up to available balance |

Daily limits for Raiffeisen Express use via the Modem

| | |
|--------------------------|-------------------------|
| • Maximum items per day | Up to available balance |
| • Maximum amount per day | Up to available balance |

Daily limit for Raiffeisen Direkt (Telebanking) customer service

| | |
|--------------------|-----------------|
| • Individual limit | 20,000,000/item |
|--------------------|-----------------|

Daily limits for Raiffeisen DirektNet (Internet Banking) service

| | |
|---|-------------------------|
| • Maximum items per day using a one-time code sent in SMS ¹⁰³ | Up to available balance |
| • Daily limit on the amount you can transfer using a one-time code sent in SMS ¹⁰³ | HUF 100,000,000 /day |

¹⁰³To use the service you must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface when you are approving the order. Any transaction can be submitted only and exclusively if you simultaneously enter the one-time SMS password. You may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under your DirektNet agreement. The Bank will immediately send the one-time SMS password to the mobile phone number registered at the Bank after you have entered the order.

| | |
|---|-------------------------|
| • Maximum items per day by token(Raiffeisen Hardware Token) – generated one time codes, or by Raiffeisen Mobile Token authentication | Up to available balance |
| • Upper limit for total daily amount to be transferred by token(Raiffeisen Hardware Token) – generated one time codes, or by Raiffeisen Mobile Token authentication | Up to available balance |

Basic services for Raiffeisen Electra

| | |
|---|-----------------------------|
| • Setup fee* | HUF 21.834 |
| • Maintenance fee* | HUF 5.458/month |
| • Installation and training fee (if performed by Bank)* | HUF 32.752 |
| • Installation package (Software for Raiffeisen Electra Terminal) on pendrive* | HUF 27.293 |
| • Token(Raiffeisen Hardware Token) application fee* | HUF 5.458/item |
| • ViCA ¹⁰⁴ software token application fee* | HUF 3.275 |
| • Adding of Customer to an existing Electra Terminal* | HUF 5.458 |
| • Token(Raiffeisen Hardware Token)/ViCA software token replacement fee* | HUF 5.458/item |
| • Manual package adjustment fee* | HUF 2.730/package |
| • Reactivation after exclusion from Raiffeisen Electra or blockage due to the user's fault* | HUF 2.730/mistaken blocking |

Daily limits for Raiffeisen Electra service

| | |
|---|---------------------------|
| • Maximum items per day using a one-time code sent in SMS ¹⁰⁵ | Up to available balance |
| • Limit on the amount you can transfer using a one-time code sent in SMS ¹⁰⁵ | HUF 3,000,000/transaction |
| • Maximum items per day by token(Raiffeisen Hardware Token) – generated one time codes | Up to available balance |
| • Upper limit for total daily amount to be transferred by token(Raiffeisen Hardware Token) – generated one time codes | Up to available balance |
| • Maximum items per day by ViCA software token – generated one time codes | Up to available balance |
| • Upper limit for total daily amount to be transferred by ViCA software token – generated one time codes | Up to available balance |

Content of Mobile Banking fee packages:

Mobil Banking Light™

Mobil Banking Full

Bankcard transactions

- Successful card transactions within Hungary

+

+

¹⁰⁴Software authentication device, which can be run on Android and iOS smartphones or Windows OS computers with internet connection.

¹⁰⁵To use the service you must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface when you are approving the order. Any transaction can be submitted only and exclusively if you simultaneously enter the one-time SMS password. You may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under your DirektNet agreement. The Bank will immediately send the one-time SMS password to the mobile phone number registered at the Bank after you have entered the order.

¹⁰⁶Not fully comprehensive Mobil Banking service which includes a daily automatic balance advice on the current daily opening balance (SMS sending) and SMS sending in case of successful card transactions within Hungary automatic SMS sending.

| | | |
|--|---|---|
| • Successful card transactions abroad | – | + |
| • Failed card transactions in Hungary / abroad | – | + |

Movements in the bank account

| | | |
|-------------------------------|---|---|
| • Credits in the bank account | – | + |
| • Debits in the bank account | – | + |

Balance advice¹⁰⁷

| | Sent daily, weekly or monthly (as selected by customer) | Sent daily, weekly or monthly (as selected by customer) |
|--|---|---|
| • Automatic balance advice on the current daily opening balance ¹⁰⁸ | | |
| • Ad hoc balance enquiries | + | + |
| • Ad hoc card limit enquiries | + | + |

Mobile Banking fees

| | |
|---|---|
| • Mobile Banking service application fee* ¹⁰⁹ | HUF 6.092/application/customer/phone number |
| • Monthly maintenance fee (charged on each started month)* ¹⁰⁹ | HUF 606/month/customer/phone number |
| • Mobil Banking Light monthly maintenance fee (charged on each started month)* ¹⁰⁹ | HUF 240/month/customer/phone number |
| • Ad hoc query fee* | HUF 240/query |
| • Mobile Banking basic settings modification fee* | HUF 1.339/case |
| • Termination of Mobile Banking services* | HUF 1.339/case |
| • Raiffeisen DirektNet SMS service entry fee* | HUF 219/month |

SMS notification fees (for SME only):

| | |
|---|----------------|
| • Periodical SMS messages on available balance* | HUF 24/message |
| • SMS messages on card transactions* | HUF 24/message |
| • SMS messages on account debits / credits* | HUF 24/message |
| • Interactive SMS messages* | HUF 24/message |

Online Customs Payment SMS fee

| | |
|-------------|---------------|
| • Flat fee* | HUF 119/month |
|-------------|---------------|

Electronic information on card transaction

| | |
|---------------------|------------------|
| • Electronic report | HUF 50,000/month |
|---------------------|------------------|

For the Execution of Facsimile Orders Authenticated by Electronic Signature

| | |
|--|---------------|
| • Token (Raiffeisen Hardware Token) application fee* | 6.092 Ft/item |
|--|---------------|

Cash Pooling service

| | |
|--|------------|
| • Establishment of Cash Pooling system (HUF, USD, EUR) | Negotiable |
|--|------------|

¹⁰⁷By default, the number of the Raiffeisen account / Raiffeisen bankcard is attached to the end of each message for identification purposes. The customer may as well request the Mobile Banking service with identification data different from the default settings.

¹⁰⁸Where the sending of the automatic balance advice SMS as per above would fall on a non-banking day, the SMS will be sent on the first subsequent banking day.

¹⁰⁹The application fee and the monthly maintenance fee are to be paid on each mobile phone number specified by the customer for the service.

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| | |
|--|------------|
| • Cash Pooling fee per account (HUF, USD, EUR) | Negotiable |
| • Fee of Cash Pooling reports per cash management groups (HUF, USD, EUR) | Negotiable |
| • Cross Border Margin Pooling | Negotiable |
| • Cross Border Zero Balancing | Negotiable |

VI. Other transaction services

1. Other fees of payment transactions

Postal payments

- Postal Payment Orders¹¹⁰, and domestic postal orders

| | |
|-----------|--|
| OC 31, 32 | 0.6‰, min. HUF 100/booking entry + HUF 4*/item |
|-----------|--|

| | |
|----------------|---|
| OC 21,22,23,24 | 1.0‰, min. HUF 200/booking entry + HUF 10*/item |
|----------------|---|

- Postal Money Orders^{*110}

| |
|---|
| HUF 71/money order + 0.6% max. HUF 3,000,000**111 |
|---|

Multiple payments

Launching multiple collections*

- In-bank payments

| |
|-------------|
| HUF 35/item |
|-------------|

- Inter-bank payments

| |
|-------------|
| HUF 35/item |
|-------------|

Credit charge for multiple collections*

- In-bank payments

| |
|---|
| 0,1%, but min. HUF 22/item ¹¹² |
|---|

- Inter-bank payments

| |
|--|
| 0,13%, but min. HUF 38/item ¹¹² |
|--|

Debit charge for multiple collections*

| |
|--|
| HUF 240 + 0,3% max. HUF 6000/item**113 |
|--|

Multiple payment orders

- In-bank payments

| |
|--|
| 0,1%, but min. HUF 75 + 0,3% max. HUF 6000/item**114 |
|--|

- Inter-bank payments

| |
|--|
| 0,13%, but min. HUF 150 + 0,3% max. HUF 6000/item**114 |
|--|

Mailbox rental

- One-off mailbox registration fee*

| |
|--------------------|
| HUF 12.192/mailbox |
|--------------------|

- Monthly mailbox fee*

| |
|-----------------|
| HUF 1.217/month |
|-----------------|

- Mailbox lock replacement fee*

| |
|------------|
| HUF 18.286 |
|------------|

Collection orders

Performance of collection orders, official credit transfers, prompt collection orders: performance of collection orders (based on letter of authorisation, collection of promissory notes, cheque collection).

| |
|--|
| 0,1%, but min. HUF 273+ 0,3% max. HUF 6000/item**115 |
|--|

¹¹⁰In addition to the fees from time to time charged by Hungarian Post Co.

¹¹¹This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: HUF 32/money order.

⁹⁰This fee is to be applied to contracts concluded after 1st March 2013.

¹¹²This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 30/item.

¹¹³This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: HUF 172/item.

¹¹⁴This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 50/item.

¹¹⁵This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 399/item.

| | |
|---|---------------------------|
| Performance of official credit transfer orders, credit transfer orders based on payment writs, prompt collections* | |
| Launching of collection orders, official credits, prompt collection orders: Launching of collection order based on letter of authorisation, collection of promissory note, official credit, transfer orders, prompt collection orders* | HUF 240/item |
| Acceptance of collection orders based on letter of authorisation: Acceptance and registration of letters of authorisation for domestic collection order* | HUF 7.313/authorisation |
| Queuing of collection orders, official credit transfer orders, prompt collection orders: Queuing fee in the case of collection orders (based on letter of authorisation), official credit transfer orders, credit transfer orders based on payment writs, prompt collections* | HUF 364/item/banking days |
| • Forwarding of collection orders aimed at enforcement* | HUF 7.313/item |
| Bill submission fee* | HUF 6.092/item |

2. Certificates¹¹⁶

| | |
|---|--|
| • Issuing certificates (customs, import duties, Initial capital deposit, etc.)* | HUF 3.045/pc |
| • Confirmation of payment in form letter* | HUF 3.045/pc |
| • Fee on transfers entered after cut-off time with value for the same day* | HUF 2.437/item, or HUF 24.384/package |
| • Banking information fee* | HUF 18.286/pc |
| • Submission of customer information request to the Central Credit Bureau ("KHR"). ¹¹⁷ | HUF 18.286/case |
| • Certificates prepared for auditors* | HUF 30.479/pc |
| • Account statements* | |
| • Sent by post | HUF 240/pc |
| • Banking mailbox | HUF 120/pc |
| • Personal collection in branch | free of charge |
| • Account statements requested in arrears* | HUF 1.394/pc |
| • Transaction history requested in retrospect* | HUF 1.642/pc |
| • Interest certification fee* | HUF 4.874/report |
| • Fee on orders received in non-standard forms* | HUF 1.826/item |
| • Monitoring uncovered (not future value dated) HUF or FX payment orders given in hard copy* | HUF 240/item/banking days |
| • Fee of forwarding information on fax* | HUF 240/page |
| • Document examination fee in case of account opening for off-shore companies* | HUF 121.919 |

¹¹⁶These terms apply for securities accounts as well.

¹¹⁷One information request per year is free of charge.

| | |
|--|--|
| • VASCO (Digipass 500) e-signature verification service fee* | HUF 36.573/equipment |
| • Reprogramming fee for VASCO (Digipass 500) device* | HUF 3.656/item |
| • Electronically retrieved a certified certificate of incorporation * ¹¹⁸ | HUF 2.437/certificate of incorporation |
| • Statistical data supply for companies ¹¹⁹ | negotiable, min. HUF 20,060/month |
| • In-house transfers involving conversion (on T day)* | HUF 1.494/ EUR 5,06/ CHF 6,18 CHF/ GBP 4,41/ USD 6,61/ item |
| • Extra fee for exchange agents entering reports in hard copy* | HUF 1.826/report |
| • Field audit fee of exchange agents* | HUF 12.192/ office /month |
| • Exchange agency fee | Negotiable |
| • Exchange agent administration fee for POS terminal usage | 0,1%/month |
| • Fee payable on application for the license of a new exchange office to the Supervisory Authority (NBH - National Bank of Hungary)* | HUF 51.700 |

¹¹⁸Under a campaign the fee of the electronically retrieved certified certificate of incorporation is not charged until 31st December 2020, if the enterprise with Annual Net Sales less than HUF 1250 million opens an Active Account or Accountant Account Package.

¹¹⁹The analyses include the following data: major incoming and outgoing payments, value dated balances, credit line usage, summary turnover data, transaction fees.

VII. Cash Transactions

Information concerning the exchange (replacement) of HUF banknotes that have been or are being withdrawn from circulation is available in the announcement "Cash Desk Transactions for Customers Keeping Accounts at Raiffeisen Bank".

1. Cash transactions

| Cash deposits at branch | Exchange rate applied | Fee |
|--|---|--|
| <ul style="list-style-type: none"> HUF deposit to HUF account | | 0.1%, but min. HUF 327* ¹²⁰ |
| <ul style="list-style-type: none"> HUF to FX account | cash counter FX selling rate | 0.5% min. HUF 300 |
| <ul style="list-style-type: none"> HUF deposit to HUF or FX accounts (exceeding 2,000 pieces of banknotes)¹²¹ | | 0.1%, but min. HUF 327* ¹²² + 0.5% |
| <ul style="list-style-type: none"> FCY to HUF account (bills only) | cash counter FCY buying rate | 0.75% min. HUF 501 |
| <ul style="list-style-type: none"> FCY to FX account (same currency) (bills only) | | 0.75% min. HUF 501 |
| <ul style="list-style-type: none"> FCY to FX account (different currency) (bills only) | cash counter FCY buying rate/cash counter FX selling rate | 0.75% min. HUF 501 |
| <ul style="list-style-type: none"> FCY to HUF or FX account reaching or exceeding EUR 10,000 or its equivalent in another currency (bills only) | | 0.75%, min. HUF 501 + 0.7%, min. HUF 300 |
| Cash withdrawals at branch | Exchange rate applied | Fee |
| <ul style="list-style-type: none"> HUF withdrawal from HUF account | | 0.5%, but min. HUF 652* + 0.6%, max HUF 3,000,000** ¹²³ |
| <ul style="list-style-type: none"> HUF from FX account | cash counter FX buying rate | 0.5% min. HUF 300 + 0.6%, max HUF 3,000,000** |
| <ul style="list-style-type: none"> FCY from FX account (same currency) | | 1.0% min. HUF 501 + 0.6%, max HUF 3,000,000** |
| <ul style="list-style-type: none"> FCY from FX account (different currency) | cash counter FX buying rate/cash counter FCY selling rate | 1.0% min. HUF 501 + 0.6%, max HUF 3,000,000** |
| <ul style="list-style-type: none"> FCY from HUF account | cash counter FCY selling rate | 1.0% min. HUF 501 + 0.6%, max HUF 3,000,000** |

¹²⁰This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: free of charge.

¹²¹Only the 0.5% fee element appears on the payment slip and is charged when incurred. 0.1%, but min. HUF 327 fee element is charged at the end of each calendar year.

¹²²This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: free of charge.

¹²³This fee is to be applied to contracts concluded after 28th July 2015. The following fee is effective regarding to the contracts till 28th of July, 2015: negotiable min HUF 400/item.

Undrawn cash penalty fee (if prior notice of cash withdrawal was given)

| | | |
|-----|--|--|
| HUF | The client cancels an announced cash withdrawal reaching or exceeding the amount specified in Section I./12 of the Conditions List after the deadline specified in the same section of the Conditions List, or fails to draw such amount. If this undrawn amount is: | 50 million HUF or less: HUF 20,120 |
| | | More than 50 million HUF: 0.25% |
| FX | The client cancels an announced cash withdrawal reaching or exceeding the amount specified in Section I./13 of the Conditions List after the deadline specified in the same section of the Conditions List, or fails to draw such amount. If the HUF equivalent of the undrawn FX amount is: | 50 million HUF or less: HUF 20,120 or FX equivalent |
| | | More than 50 million HUF: 0.75%, |

Other services¹²⁴

Denomination exchange¹²⁵

| | | |
|--|---|---|
| Denomination exchange in marketable HUF banknotes and coins (per denomination and per day) | 50 units of banknotes or coins | free of charge |
| | over 50 units of banknotes or coins | Over the limit of 50 units of banknotes or coins 5.0% of the par value of the banknote or coin to be paid |
| Denomination exchange of withdrawn or unmarketable lawful (damaged, defective) HUF banknotes provided that the size of the banknote exceeds 50% of the original banknote. ¹²⁶ | Up to max. 50 units of banknotes. | free of charge |
| Denomination exchange of unmarketable lawful (damaged, defective) HUF banknotes provided that the size of the banknote does not exceed 50% of the original banknote. | The banknote does not represent any value – it is taken over without any compensation (for withdrawal by the National Bank of Hungary). | free of charge |

Cash deposit transactions

Cash deposit in bag – processed by the Bank

| | |
|---------------------------------------|-------|
| ▪ HUF banknotes | 0.5% |
| ▪ HUF coins (min. 50 identical coins) | 5.0 % |

¹²⁴The fee items connected to bag payment services are governing for agreements concluded as from the date of 1st August 2009.

¹²⁵Denomination exchange may be requested at each branch of Raiffeisen Bank Zrt. up to the available stock, but the Bank shall not exchange denominations in currencies other than in HUF

¹²⁶ The Bank is not obliged to exchange denominations over 50 units of banknotes.

| | |
|---|---|
| ▪ Foreign currency banknotes | 0.7% min. HUF 300 |
| Cash deposit in bag by CRITERION¹²⁷ cash transporter—after processing | |
| ▪ Crediting of HUF banknotes | 0.01%, min. HUF 200 |
| ▪ Crediting of HUF coins | 0.01%, min. HUF 200 |
| Cash deposit in bag by other cash transporters—after processing | |
| ▪ Crediting of HUF banknotes | 0.05%, min. HUF 200 |
| ▪ Crediting of HUF coins | 0.8%, min. HUF 200 |
| Minutes writing charge (in case of difference)* | HUF 1.826 / minutes |
| Cash deposit agreement modification¹²⁸ | HUF 50,000 / modification |
| Cash withdrawal in bag from depository installed at the customer's premises | |
| ▪ HUF banknotes | 0.15% min. HUF 328 + HUF 7.313* delivery fee per occasion + 0.6%, max HUF 3,000,000** |
| ▪ HUF coins | 0.15% min. HUF 328 + HUF 7.313* delivery fee per occasion + 0.6%, max HUF 3,000,000** |
| Cash withdrawal in bag by customer at branch | |
| ▪ HUF banknotes | 0.17%, min. HUF 400 + 0.6%, max HUF 3,000,000** |
| ▪ HUF coins | 0.17%, min. HUF 400 + 0.6%, max HUF 3,000,000** |
| ▪ Foreign currency banknotes | 0.75%, min. HUF 450 + 0.6%, max HUF 3,000,000** |
| Night safe | negotiable |

2. FX Cheques

In case of enterprises with annual net sales of less than HUF 1250 million the Bank does not provide bank cheque services, starting from 1st September 2016. Despite the termination of the services, the Bank accepts/repurchases bank cheques issued by the Bank until 31st August 2016 and accepts cheques allocated to the Bank, in case their funds are available in the account-keeping bank of the Bank by 31st August 2016. The services are available with the conditions as follows.

| | |
|---------------------------------|--|
| Issuance | 0.2%, min. EUR 20,06 + 0.6%, max HUF 3,000,000** |
| Collection¹²⁹ | 0.2%, min. EUR 20,06 |

¹²⁷ The name of 'G4S Készpénzlogisztikai Kft' has been changed to 'CRITERION Készpénzlogisztikai Kft' from 23 March 2018 due to changes of ownership.

¹²⁸ The fee connected to bag payment services is governing for agreements concluded as from the date of 22nd June, 2015.

¹²⁹ Cashing cheques issued in the USD currency was possible at Raiffeisen Bank until 10/09/2013, after which date no cheques issued in the USD currency is cashed, considering that our partner bank cooperating in the delivery of this product of the Bank also terminated this service of theirs. For information on the currencies of the cheques accepted by the Bank and further issues concerning cheque collection, please consult our relevant product brochure, which is available in our website www.raiffeisen.hu.

3. Safe deposit box rental service

Till 01.12.2019 the service may be used only and exclusively at the Bank's Akadémia utca Branch (Budapest, V. ker. Akadémia u. 6.) based on concluded contracts – until different agreement of the parties involved- during opening hours.

After 01.12.2019 safe service will not be available any more at Akadémia utca branch.

The fees are effective regarding to the contracts from 2nd of April, 2013 in case of A, B, C, D box types and from 1st of January 2016 in case of E, F, G box types.

| Rental fee depending on the size of the safe deposit box and the value limit | | | | |
|---|--|--|--|--|
| Category and value limit for the liability of Raiffeisen Bank | "A" type box | "B" type box | "C" type box | "D" type box |
| | | Height: 110 mm | Height: 190 mm | Width: 260 mm Depth: 420 mm Height: 210 mm |
| HUF 10 million* | HUF 3.374 + VAT/month | HUF 4.217 + VAT/month | HUF 4.386 + VAT/month | HUF 4.640+VAT/month |
| Category and value limit for the liability of Raiffeisen Bank | "E" type box | "F" type box | "G" type box | |
| | Width: 580 mm Depth: 420 mm Height: 430 mm | Width: 580 mm Depth: 420 mm Height: 470 mm | Width: 580 mm Depth: 420 mm Height: 530 mm | |
| HUF 10 million* | HUF 12.670 + VAT/month | HUF 14.782 + VAT/month | HUF 16.893 + VAT/month | |

If the value limit exceeds HUF 10 million, the amount of monthly rental fee shall increase by HUF 291 + VAT* for each additional million of HUF.

If the customer needs a safe deposit box whose size is different from the above sizes, rental fee shall be determined on a case-by-case basis, in the safe deposit box rental agreement. For co-lessees a fee of HUF 456 + VAT */ month shall be charged.

Rental fee is payable in advance, for quarterly, semi-annual or annual terms. If the fee is paid on a semi-annual or annual basis, a discount equalling one or two months' rental fee, respectively, is given from the time-proportional amount of the rental fee.

Other fees

| | |
|---|---------------------------|
| Key caution money:* | HUF 33.220 |
| Safe deposit box breaking fee:* | HUF 23.208 + VAT |
| Spare key fee:* | HUF 4.218 + VAT |
| Penalty charged on late payment: | Identical with rental fee |

The fees are effective regarding to the contracts from 1st of January, 2009

Rental fee depending on the size of the safe deposit box and the value limit

| Category and value limit for the liability of Raiffeisen Bank | "A" type box | "B" type box | "C" type box | "D" type box |
|---|------------------------|--------------------------|---|--------------------------|
| | Height: 110 mm | Height: 190 mm | Width: 260 mm Depth: 420 mm Height: 210 mm | Height: 230 mm |
| HUF 10 million* | HUF 2.545+VAT/month | HUF 3.536 + VAT/month | HUF 3.724 + VAT/month | HUF 4.513 + VAT/month |

If the value limit exceeds HUF 10 million, the amount of monthly rental fee shall increase by HUF 345* for each additional million of HUF.

If the customer needs a safe deposit box whose size is different from the above sizes, rental fee shall be determined on a case-by-case basis, in the safe deposit box rental agreement. For co-lessees a fee of HUF 576*/ month shall be charged.

Rental fee is payable in advance, for quarterly, semi-annual or annual terms. If the fee is paid on a semi-annual or annual basis, a discount equalling one or two months' rental fee, respectively, is given from the time-proportional amount of the rental fee.

Other fees

| | |
|---|---------------------------|
| Key caution money:* | HUF 30.656 |
| Safe deposit box breaking fee:* | HUF 29.476 |
| Spare key fee:* | HUF 4.714 |
| Penalty charged on late payment: | Identical with rental fee |

The fees are effective regarding to the contracts until 31th of December, 2008

Rental fee depending on the size of the safe deposit box and the value limit

| Category and upper limit of Bank's liability | Safe deposit box "A" | Safe deposit box "B" | Safe deposit box "C" | Safe deposit box "D" |
|--|-----------------------------|-----------------------------|---|-----------------------------|
| | Height: 110 mm | Height: 190 mm | Width: 260 mm Depth: 420 mm Height: 210 mm | Height: 230 mm |
| HUF 0-1 million* | HUF 1.955/month + VAT | HUF 2.945/month + VAT | HUF 3.133/month + VAT | HUF 3.923/month + VAT |
| HUF 0-1 million* | HUF 2.155/month + VAT | HUF 3.133/month + VAT | HUF 3.334/month + VAT | HUF 4.125/month + VAT |
| HUF 2-5 million* | HUF 2.545/month + VAT | HUF 3.536/month + VAT | HUF 3.724/month + VAT | HUF 4.513/month + VAT |

If the value limit exceeds HUF 5 million, the amount of monthly rental fee shall increase by HUF 345* for each additional million of HUF.

If the customer needs a safe deposit box whose size is different from the above sizes, rental fee shall be determined on a case-by-case basis, in the safe deposit box rental agreement. For co-lessees a fee of HUF 576* / month shall be charged.

Rental fee is payable in advance, for quarterly, semi-annual or annual terms. If the fee is paid on a semi-annual or annual basis, a discount equalling one or two months' rental fee, respectively, is given from the time-proportional amount of the rental fee.

Other fees

rr

| | |
|---|---------------------------|
| Safe deposit box breaking fee:* | HUF 29.476 |
| Spare key fee:* | HUF 4.714 |
| Penalty charged on late payment: | Identical with rental fee |

Safe deposit box rental service – The fees are effective regarding to the contracts from 1st of December, 2019:

The service is only available after the opening of the branch at the Budapest, XIII. district Váci street 116-118., during regular business hours.

Rental fees and insurance for the given safe types¹³⁰:

| | „A” type box | „B” type box | „C” type box |
|---|---|---|--|
| Basic insurance limit for all safe types | Width: 250 mm Depth: 355 mm Height: 43 mm | Width: 250 mm Depth: 355 mm Height: 93 mm | Width: 250 mm Depth: 355 mm Height: 193 mm |
| HUF 10 million* | HUF 5.512+VAT/month gross HUF 7.000/month | HUF 6.693+VAT/month gross HUF 8.500/month | HUF 7.874+VAT/month gross HUF 10.000/month |

If the value limit exceeds HUF 10 million, the amount of monthly rental fee shall increase by HUF 394*+VAT/month (gross HUF 500/month) for each additional million of HUF. The maximum value limit is HUF 50 million.

Precondition of safe service is having active bank account at Raiffeisen Bank and it will not be terminated until safe service agreement expiry.

Other Fees

| | |
|--|--|
| Key caution money¹³¹ | HUF 49.149* |
| Safe deposit box breaking fee¹³² | HUF 38.700* + VAT (gross HUF 49.149) |
| Magnetic card fee | free of charge |
| Supplementary magnetic card fee | HUF 1.181/card + VAT (gross HUF 1.500/card) |
| Safe and manipulation room usage fee^{126, 133} | 4 times a month free of charge 15 minutes/occasion, in all other cases HUF 1.181 + VAT (gross HUF 1.500) |
| Safe usage fee in case of time exceeding^{126, 127} | each started 15 minutes HUF 1.181 + VAT(gross HUF 1.500) |
| Authorized person¹³⁴ | free of charge |
| Penalty charged on late payment | Identical with rental fee |

¹³⁰The rental fee is deducted in advance for a period of 6 (six) months, the first 6 (six) months 'rental fee is deducted upon the conclusion of the safe deposit box, and the additional 6 (six) months' rental fee is payable for 6 (six) months and will be deducted from the Bank Account specified in the contract on the 25th day of the last month. In the event of termination of the contract, the rental fee in advance, or a proportion thereof, shall be refunded to the Lessee.

¹³¹It will be posted to the customer's bank account upon entry into force of the contract.

¹³²The fee will be deducted from the account specified in the contract on the 25th of the month.

¹³³The settlement period runs from the 15th of the month preceding the debit to the 15th of the month of the debit.

¹³⁴The maximum number of authorized person: 5 (five)/contract.

Fee for custody service provided by special arrangement^{135,136}

Monthly fee

Free of charge

The free of charge period is valid for up to 60 days after the opening of the new branch at 1133 Budapest, Váci út 116-118. After the discount period the fee is HUF 11.811 + VAT/month (gross HUF 15.000/month).

Inspection fee for the customer under the agreement

Free of charge

The basic insurance limit for the above mentioned service is HUF 10.000.000 unless otherwise agreed by the parties.

¹³⁵Available for contracts concluded before 01.12.2019.

VIII. Bankcards

1. MasterCard Business, Raiffeisen Maestro Card, VISA Business Card, Visa Business Gold Card

| | MasterCard Business and Raiffeisen Maestro Card (Raiffeisen Maestro is not available from 16.07.2018) | VISA Business Card | Visa Business Gold Card |
|--|--|---------------------------|--------------------------------|
| Fees | | | |
| Annual card fee* | HUF 3.990 | HUF 14.038 | HUF 27.510 |
| Supplementary card fee | Free of charge | | |
| Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)* | HUF 0 | HUF 0 | HUF 0 |
| Emergency card issue receipt in central office | Service not available from 1 July 2010 | | |
| PIN code change* | First time free, additional changes HUF 1.327 | | |
| PIN code replacement* | First time free, additional replacements HUF 1.327 | | |
| Cash deposit at ATM in the same currency | Service not available from 1 July 2010 | | |
| Cash deposit at ATM in a different currency | Service not available from 1 July 2010 | | |
| Charges | | | |
| Transaction fees for purchases | | | |
| • in Hungary | Free of charge | | |
| • abroad | Free of charge | | |
| Cash withdrawal (ATM) | | | |
| • in Hungary or post office (HUF transaction)* | HUF 1.230 | | |
| • abroad | 1% + EUR 4.87* + 0.6%, max HUF 3,000,000 ** | | |
| Cash withdrawal (at branch) | | | |
| • other Hungarian bank* | HUF 1.230 | | |

| | MasterCard Business and Raiffeisen Maestro Card (Raiffeisen Maestro is not available from 16.07.2018) | VISA Business Card | Visa Business Gold Card |
|---|--|---------------------------|--------------------------------|
| <ul style="list-style-type: none"> abroad, except for ATM cash withdrawal in EEA member countries in EUR | 1% + EUR 4,87* + 0.6%, max HUF 3,000,000 ** | | |
| <ul style="list-style-type: none"> abroad, ATM cash withdrawal in EEA member countries in EUR (the following conditions apply for account contracts concluded prior to 01.10.2017, if there has been no modification in the customer's account package after 01.10.2017) | HUF 1230* | | |
| <ul style="list-style-type: none"> abroad, ATM cash withdrawal in EEA member countries in EUR (the following conditions apply for account contracts concluded after 01.10.2017, and in case of account contracts concluded prior to 01.10.2017 if there was modification in the customer's account package after 01.10.2017) | 0,12% min HUF 300 + 0,6% max. HUF 3.000.000 Ft** | | |

| Limits | | | |
|--|--|--|--|
| Cash withdrawal | defined individually, up to the balance of account, max. HUF 300,000/day for MasterCard Business card and max. HUF 200,000/day for Raiffeisen Maestro card | defined individually, up to balance of account, max. HUF 500,000/day | |
| Daily purchase limit in Hungary | In case of bank cards demanded from 16.07.2018 the standard daily purchase limit is HUF 500,000, but can be defined individually, up to the balance of account defined individually, up to balance of account | | |
| Transaction purchase limit in e-commerce | HUF 50,000,000 | | |
| Maximum number of cash withdrawals | 5 transactions / day | | |
| Maximum number of purchases | 15 transactions / day | | |
| Charges for emergency services abroad | | | |

| | | | |
|--|-----------------------|------------|------------|
| Emergency card (or PIN code) replacement abroad by courier* | None | HUF 13.314 | HUF 12.665 |
| Emergency card and PIN code replacement abroad by courier* in two parcels | HUF 8.393 | HUF 21.707 | HUF 21.058 |
| Miscellaneous | | | |
| Conversion rate | FCY buying or selling | | |
| Conversion fee | free of charge | | |
| Change of limit (regarding cash withdrawal limit or maximum number of transactions) within the maximum daily limit by limit types * | HUF 662 | | |
| Extra change of limit * – Valid for the day, above the maximum daily cash withdrawal limit or above the maximum number of transactions by limit types. Setting back the extra change of limit at the end of the day is regarded as a separate limit change transaction. As of 16 August 2016 the amount of extra limit increase in respect of bankcard cash withdrawal limits may not exceed the amount of HUF 3,200,000 (or its foreign currency equivalent) / week per customer in case of enterprises with annual net sales of less than HUF 1250 million. | HUF 662 | | |
| Blocking and unblocking of card not present bankcard transactions | free of charge | | |
| Change of account number attached to the card* | HUF 2.658 | | |
| Insurance yearly cost (accident, health and luggage insurance ¹³⁷) | HUF 3.100/year | Automatic | |
| Ungrounded complaint* | HUF 1.327 | | |
| Debit of MasterCard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card | no fee | | |

In case of card not present purchases with bankcards strong customer authentication is needed beside entering card data. Strong customer authentication shall be fulfilled by signing the transaction with Mobile Token, or with entering SMS one time password and PIN2 code. The Bank may decide, that in case of purchases below 500 EUR or same amount in different currency, the Bank may disregard from entering the PIN2 code. The National Bank of Hungary granted a grace period of 12 month for the Hungarian commercial banks regarding the introduction of Strong Customer Authentication in case of card not present purchases with bankcards. The exact go live date will be published later.

¹³⁷ The period of the insurance coverage shall match the period of validity of the bankcard.

2. Conditions for financial institutions, payment service providers, investment companies, investment management companies and investment funds not subject to the Law n° CXVI of 2012 on the financial transaction tax

| | MasterCard Business and Raiffeisen Maestro Card (Raiffeisen Maestro is not available from 16.07.2018) | VISA Business Card | Visa Business Gold Card |
|--|--|---------------------------|--------------------------------|
| Fees | | | |
| Annual card fee* | HUF 3.983 | HUF 13.299 | HUF 26.601 |
| Supplementary card fee | Free of charge | | |
| Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)* | HUF 0 | HUF 0 | HUF 0 |
| Emergency card issue receipt in central office | Service not available from 1 July 2010 | | |
| PIN code change* | First time free, additional changes HUF 1.325 | | |
| PIN code replacement* | First time free, additional replacements HUF 1.325 | | |
| Cash deposit at ATM in the same currency | Service not available from 1 July 2010 | | |
| Cash deposit at ATM in a different currency | Service not available from 1 July 2010 | | |
| Charges | | | |
| Transaction fees for purchases | | | |
| • in Hungary | Free of charge | | |
| • abroad | Free of charge | | |
| Cash withdrawal (ATM) | | | |
| • in Hungary or post office (HUF transaction)* | HUF 378 | | |

| | MasterCard Business and Raiffeisen Maestro Card (Raiffeisen Maestro is not available from 16.07.2018) | VISA Business Card | Visa Business Gold Card |
|---|---|--|--------------------------------|
| • abroad* | HUF 378 | | |
| Cash withdrawal (at branch) | | | |
| • other Hungarian bank* | HUF 378 | | |
| • abroad | 1% + EUR 4,86* | | |
| Limits | | | |
| Cash withdrawal | defined individually, up to the balance of account, max. HUF 300,000/day for MasterCard Business card and max. HUF 200,000/day for Raiffeisen Maestro card | defined individually, up to balance of account, max. HUF 500,000/day | |
| Daily purchase limit in Hungary | In case of bank cards demanded from 16.07.2018 the standard daily purchase limit is HUF 500,000, but can be defined individually, up to the balance of account defined individually, up to balance of account | | |
| Maximum number of cash withdrawals | 5 transactions/day | | |
| Maximum number of purchases | 15 transactions/day | | |
| Charges for emergency services abroad | | | |
| Emergency card (or PIN code) replacement abroad by courier* | Service not available | HUF 13.299 | HUF 12.641 |
| Emergency card and PIN code replacement abroad by courier* in two parcels | HUF 8.393 | HUF 21.692 | HUF 21.034 |
| Miscellaneous | | | |
| Conversion rate | FCY buying or selling | | |
| Conversion fee | free of charge | | |
| Change of limit (within maximum daily limit)* | HUF 661 | | |
| Change of account number attached to the card* | HUF 2.652 | | |

| | MasterCard Business and Raiffeisen Maestro Card (Raiffeisen Maestro is not available from 16.07.2018) | VISA Business Card | Visa Business Gold Card |
|---|--|---------------------------|--------------------------------|
| Insurance yearly cost (accident, health and luggage insurance) ¹³⁸ | HUF 3,100/year | Automatic | |
| Ungrounded complaint* | HUF 1.325 | | |
| Debit of MasterCard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card | no fee | | |

In case of card not present purchases with bankcards strong customer authentication is needed beside entering card data. Strong customer authentication shall be fulfilled by signing the transaction with Mobile Token, or with entering SMS one time password and PIN2 code. The Bank may decide, that in case of purchases below 500 EUR or same amount in different currency, the Bank may disregard from entering the PIN2 code. The National Bank of Hungary granted a grace period of 12 month for the hungarian commercial banks regarding the introduction of Strong Customer Authentication in case of card not present purchases with bankcards. The exact go live date will be published later.

¹³⁸ The period of the insurance coverage shall match the period of validity of the bankcard.

IX. Time deposits



1. General Conditions

Information about the change in the deposit insurance of tied-up deposits of building societies, with effect of 3 July 2015

According to currently prevailing provisions of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter Hpt.), the compensation limit of the forint equivalent of EUR 100,000 is to be taken into account for each member of building societies (multiple NDIF protection).

Based on the provisions of Hpt. that will come into force on 3 July 2015 the compensation limit shall not exceed the forint equivalent of EUR 100,000 for building societies, either.

Building societies having deposits with our bank on 2 July 2015 will enjoy multiple protection on said tied-up deposits until their expiry. As to deposits with no expiry dates (i.e. bank accounts, current accounts), the multiple NDIF protection shall remain in force until 31 August 2015.

The deposits that will be tied up by building societies following 2 July 2015 and, after 31 August 2015, the bank accounts of such clients will be insured by the NDIF up to the forint equivalent of EUR 100,000 in the aggregate for each financial institution.

HUF deposits for enterprises with annual net sales of more than HUF 1250 million

| | |
|-----------------|------------------------|
| • Tenor | 1-2 weeks, 1-12 months |
| • Minimum limit | HUF 500,000 |

HUF deposits for enterprises with annual net sales of less than HUF 1250 million¹³⁹

| | |
|-----------------|---------------|
| • Tenor | 1-12 months |
| • Minimum limit | HUF 1,000,000 |

FX deposits¹⁴⁰

| | |
|-----------------|----------------------------|
| • Currencies | CHF, GBP, SEK, USD, EUR |
| • Tenor | 1-12 months |
| • Minimum limit | EUR 2,000 or FX equivalent |

Deposit breaking

| | |
|--|---------|
| • Deposit breaking (only a discount interest rate set forth in Section 2./II./2.5 of the Bank's General Business Conditions shall be paid on the deposit) | 0% p.a. |
|--|---------|

Modification of pledge deposit

| | |
|-----------------|---|
| • Minimum limit | HUF 1,000,000 |
| • Fee | 1 modification per month free of charge, any further modification 0.25% min. HUF 40,120 |

X. Loans

1. General Conditions

Charges

| | |
|-------------------------|---|
| • Loan commitment issue | negotiable |
| • Loan disbursement fee | negotiable, min. HUF 150,000/ drawdown |

¹³⁹In the case of different tenors, or amounts of HUF 100,000,000 or more, terms are negotiable.

¹⁴⁰In the case of different tenors or currencies, or amounts of EUR 100,000 or more, terms are negotiable.

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| | |
|---|---|
| • Admin fee | negotiable |
| • Loan prolongation fee | negotiable, min. HUF 200,000 |
| • Credit assessment fee | negotiable, min. HUF 120,000 /credit assessment |
| • Credit assessment fee in case of mortgage loans | negotiable, min. HUF 150,000 /credit assessment |
| • Loan agreement modification | Negotiable |
| • Loan early repayment fee | negotiable, min. HUF 100,000 |
| • Premature termination of overdraft credit agreement by mutual understanding | negotiable, min. HUF 100,000 |
| • Commitment fee | Negotiable |

2. Administration of Affairs at the Office of the Land Registry

Obtaining a copy of the land certificate, layout (for each real estate)

| | |
|--|------------|
| • Copy of the land certificate | HUF 20,000 |
| • Querying the electronic land certificate | HUF 10,000 |
| • Layout, map copy | HUF 15,000 |

Applications related to mortgage and other rights (for each real estate)¹⁴¹

| | |
|--|------------|
| • Mortgage registration application | HUF 30,000 |
| • Mortgage termination application | HUF 20,000 |
| • Application for the registration of other rights and facts | HUF 15,000 |
| • Application for the termination of other rights and facts | HUF 10,000 |

Querying documents backing the index on the title deed, not settled yet (for each document)

HUF 15,000

3. Collateral Registry

| | |
|--|------------|
| • Fee of registering the ledge into the Collateral Registry | HUF 20,000 |
| • Extra fee payable after the second and each subsequent asset beside the above fee if the pledge is established on more than one specific assets ¹⁴² | HUF 7,000 |
| • Fee of registering/maintaining registry of factoring deal (individual or frame agreement) | HUF 7,000 |
| • Fee of maintaining the registry of pledge ¹⁴³ | HUF 20,000 |

¹⁴¹If a transaction implies some registration or termination application regarding the real estate, the Bank shall charge the fee of administering registration applications. If the Bank has both mortgage and some other right or fact registered or cancelled/terminated, the Bank shall not charge the fee of registering or terminating some other right or fact but charge only the administrative fees related to mortgage (application for registration, application for termination). **As part of the promotion, the bank shall charge the client HUF 10,000 for the Mortgage termination application until 31st Dec, 2020.**

¹⁴²This fee is payable if the registry of pledge is initiated by the Bank. This fee does not cover the public notary's fees which shall be borne by the pledgor if the pledgor gives the approval to the registry of the pledge before a public notary.

¹⁴³The pledgor may not initiate the deletion of the pledge. If the pledgor violates this provision then the above fee will be charged by the Bank besides maintaining the pledge.

4. Széchenyi Card

| | |
|--|------------------------|
| Interest rate | 1 month BUBOR + 4.00 % |
| Handling fee | 0.80 % |
| Credit assessment fee | |
| Credit amount HUF 500 000 | HUF 11,000 |
| Credit amount from HUF 1 000 000 to HUF 2 000 000 | HUF 26,000 |
| Credit amount from HUF 3 000 000 to HUF 4 000 000 | HUF 46,000 |
| Credit amount from HUF 5 000 000 to HUF 6 000 000 | HUF 66,000 |
| Credit amount from HUF 7 000 000 to HUF 10 000 000 | HUF 86,000 |
| Credit amount from HUF 11 000 000 to HUF 15 000 000 | HUF 116,000 |
| Credit amount from HUF 16 000 000 to HUF 20 000 000 | HUF 136,000 |
| Credit amount from HUF 21 000 000 to HUF 25 000 000 | HUF 156,000 |
| Credit amount from HUF 26 000 000 to HUF 50 000 000 | HUF 176,000 |
| Credit amount from HUF 51 000 000 to HUF 75 000 000 | HUF 226,000 |
| Credit amount from HUF 76 000 000 to HUF 100 000 000 | HUF 276,000 |
| Penalty fee ¹⁴⁴ | 1.00 % |

Széchenyi Card bankcard conditions

Fees

| | |
|--|--|
| • Annual card fee* | HUF 4,000 |
| • Supplementary card fee | HUF 2,000 |
| • Bankcard blockage fee (blockage effective promptly after report of loss/theft is given)* | HUF 0 |
| • PIN code change* | First time free, additional changes HUF 1,305 |
| • PIN code replacement* | First time free, additional replacements HUF 1,305 |

Charges

| | |
|--|---|
| • Transaction fees for purchases | |
| - in Hungary | Free of charge |
| - abroad | Free of charge |
| • Cash withdrawal (ATM) | |
| - in Hungary or post office (HUF transaction)* | HUF 1,230 |
| - abroad | 1% + EUR 4.87* + 0.6%, max HUF 3,000,000 ** |
| • Cash withdrawal (at branch) | |
| - other Hungarian bank* | HUF 1,230 |
| - abroad | 1% + EUR 4.87* + 0.6%, max HUF 3,000,000 ** |

Limits

| | |
|--------------------------------------|---|
| • Cash withdrawal | defined individually, up to balance of account, max. HUF 500,000/ day |
| • Daily purchase limit in Hungary | defined individually, up to balance of account |
| • Maximum number of cash withdrawals | 5 transactions / day |
| • Maximum number of purchases | 15 transactions / day |

Charges for emergency services abroad

| | |
|---|------------|
| • Emergency card replacement abroad by courier* | HUF 13,090 |
|---|------------|

¹⁴⁴The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.

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Miscellaneous

| | |
|---|-----------------------|
| • Conversion rate | FCY buying or selling |
| • Conversion fee | free of charge |
| • Change of limit (within maximum daily limit)* | HUF 650 |
| • Blocking and unblocking of card not present bankcard transactions | free of charge |
| • Change of account number attached to the card* | HUF 2,615 |
| • Ungrounded complaint* | HUF 1,305 |
| • Insurance yearly cost (accident, health and luggage insurance) ¹⁴⁵ | HUF 3,025 Ft/year |

5. Széchenyi Investment loan

| | |
|-----------------------------------|----------------------------|
| Interest rate | 1 month BUBOR + 4,50 % |
| Handling fee | 0,80% |
| Penalty fee ¹⁴⁶ | upfront 1,00 % |
| Contracting fee | upfront 1,50% |
| Modification fee | 50.000 Ft |
| Disbursement fee | 15.000 Ft per disbursement |

6. Széchenyi Working Capital financing loan

| | |
|-----------------------------------|----------------------------|
| Interest rate | 1 month BUBOR + 5,00 % |
| Handling fee | 0,80% |
| Penalty fee ¹⁴⁷ | upfront 1,00 % |
| Contracting fee | upfront 1,50% |
| Modification fee | 50.000 Ft |
| Disbursement fee | 10.000 Ft per disbursement |

¹⁴⁵ The period of the insurance coverage shall match the period of validity of the bankcard.

¹⁴⁶ The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.

¹⁴⁷ The Bank calculate and charge this fee for the difference of the prescribed and performed account turnover.

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XI. General Terms and Conditions of Documentary Business

1.1 Documentary Collections

Export collection

| | |
|--|--------------------|
| • Documentary and "Clean" collection orders (commercial documents and drafts) | 0.25%, min. EUR 35 |
| • Modification* | EUR 29.36/item |
| • Urging payment, acceptance or settlement for the second time (or any time after that)* | EUR 29.36/item |

Import collection

| | |
|--|---|
| • Commission is borne by the foreign consignor | free of charge |
| • Documentary and "Clean" collection orders (commercial documents and drafts) | 0.25%, min. EUR 35 + 0.3%, max HUF 6000** |
| • Goods are sent to the Bank's address or are at the Bank's disposal | 0.30%, min EUR 50 + 0.3%, max HUF 6000** |
| • Safekeeping of accepted promissory notes* | EUR 29.36/note |
| • Cancellation of collection | 0.15%, min EUR 25 |
| • Modification* | EUR 29.36/item |
| • Urging payment, acceptance or settlement for the second time (or any time after that)* | EUR 29.36/item |
| • Transfer of collection to another bank* | EUR 54.26 |

SWIFT messages

| | |
|--|----------------|
| All SWIFT messages, except for free messages MT410, MT420* | EUR 10.75/page |
|--|----------------|

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1.2 Documentary Collections charges in the case of payment account agreement concluded after 1st September, 2014

Export collection

| | |
|--|-----------------------|
| • Documentary and "Clean" collection orders (commercial documents and drafts)* | 0.25%, min. EUR 43.56 |
| • Copying documents in the case copies of documents not presented for our intention* | EUR 0.28/page |
| • Modification* | EUR 32.64/item |
| • Urging payment, acceptance or settlement for the second time (or any time after that)* | EUR 32.64/item |

Import collection

| | |
|---|---|
| • Commission is borne by the foreign consignor* | 0% min. EUR 0 + 0.3%, max HUF 6000** |
| • Documentary and "Clean" collection orders (commercial documents and drafts) – in the case of partial payment charges are calculated every time on basis of the amount of the payment* | 0.25%, min. EUR 432.56 + 0.3%, max HUF 6000** |
| • Documentary collection orders in the case of goods are sent to the Bank's address or are at the Bank's disposal – in the case of partial payment charge is calculated every time on basis of the amount of the payment* | 0.30%, min EUR 59.88 + 0.3%, max HUF 6000** |
| • Copying documents for our file* | EUR 0.28/page |
| • Safekeeping of accepted drafts, Bills of Exchange or promissory notes* | EUR 32.64/note |
| • Cancellation of collection* | 0.15%, min EUR 32.64 |
| • Modification* | EUR 32.64/item |
| • Urging payment, acceptance or settlement for the second time (or any time after that)* | EUR 32.64/item |
| • Transfer of collection to another bank* | EUR 54.48 |

SWIFT messages

| | |
|--|----------------|
| All SWIFT messages, except for free messages MT410, MT420* | EUR 10.75/page |
|--|----------------|

2.1 Letters of Credit

Export letters of credit

| | |
|---|-------------------|
| • Pre-advising* | EUR 35.92 |
| • Advising | 0.15% min. EUR 40 |
| • Inquiries/tracers sent to foreign banks* | EUR 23.75/item |
| • Transfer of documents to another bank* | EUR 84.72 |
| • Taking up of documents and payment | 0.20% min. EUR 60 |
| • Taking up of documents and deferred payment | 0.25% min. EUR 70 |
| • Forwarding of received payment to third parties* | EUR 29.31 |
| • Assignment | 0.15% min. EUR 40 |
| • Modification (except for increase in amount)* | EUR 35.92 |
| • Confirmation | negotiable |
| • Discounting of documents filed in respect of export letters of credit | negotiable |

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- | | |
|---------------------------------|-----------|
| • Pre-examination of documents* | EUR 48.14 |
|---------------------------------|-----------|

Import letters of credit

- | | |
|---|------------|
| • Opening | negotiable |
| • Reimburse authorization (in addition to the opening) | negotiable |
| • Requesting confirmation | negotiable |
| • Taking up of documents and payment | negotiable |
| • Taking up of documents and deferred payment | negotiable |
| • Handling of documents presented after the expiry date | negotiable |
| • Modification (except for increase in amount) | negotiable |
| • Fee charged for discrepancy in documents (if the beneficiary refuses payment) | negotiable |
| • Cancellation without utilization | negotiable |
| • Withdrawal of instruction | negotiable |

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| | |
|---|-------------------------|
| Preparing draft documentary credits | negotiable, min. EUR 50 |
| SWIFT messages* | |
| All SWIFT messages, except for free message MT730 | EUR 10.75/page |

2.2 Letters of Credit charges in the case of payment account agreement and agreement/framework agreement for the opening of letter of credit concluded after 1st September, 2014¹⁴⁸

Export letters of credit

| | |
|---|---------------------------------|
| • Pre-advising* | EUR 38.09 |
| • Advising and increase in amount* | 0.15% min. EUR 49.02 |
| • Inquiries/tracers sent to foreign banks* | EUR 27.25/item |
| • Transfer of documents to another bank* | 0.15% EUR 87.11 |
| • Taking up of documents and payment* | 0.20% min. EUR 70.81 |
| • Taking up of documents and deferred payment* | 0.25% min. EUR 81.72 |
| • Commercial draft filling in by the bank* | EUR 16.32/pc |
| • Copying documents for our file* | EUR 0.28/page |
| • Forwarding of received payment to third parties* | EUR 32.68 + 0.3% max HUF 6000** |
| • Assignment* | 0.15% min. EUR 49.02 |
| • Modification (except for increase in amount)* | EUR 38.09 |
| • Cancellation without utilization* | EUR 16.32 |
| • Confirmation | negotiable |
| • Discounting of documents filed in respect of export letters of credit | negotiable |
| • Pre-examination of documents* | EUR 49.02 |

Import letters of credit

| | |
|---|-----------------------------------|
| • Opening | negotiable |
| • Reimburse authorization (in addition to the opening) | negotiable |
| • Requesting confirmation | negotiable |
| • Taking up of documents and payment | negotiable |
| • Taking up of documents and deferred payment | negotiable |
| • Handling of documents presented after the expiry date | negotiable |
| • Modification (except for increase in amount) | negotiable |
| • Fee charged for discrepancy in documents (if the beneficiary refuses payment) | negotiable |
| • Cancellation without utilization | negotiable |
| • Withdrawal of instruction | negotiable |
| Preparing draft documentary credits* | negotiable, min. EUR 65.34 /draft |
| SWIFT messages | |
| All SWIFT messages, except for free message MT730* | EUR 10.75/page |

¹⁴⁸Present charges are standard for new export letters of credit issued in favour of a non account keeping customer from 1st September, 2014

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3.1 Bank Guarantees

Registration and handling of guarantees issued by other banks in favour of our customers (with no commitment by Raiffeisen Bank)

| | |
|---|--|
| • Advising of bank guarantee, registration | 0.15%, min. HUF 20,000, max. HUF 100,000 |
| • Modification* | HUF 23,751 flat fee |
| • Handling of demand related to guarantee received* | HUF 42,380 flat fee |
| • | |
| • Endorsement of guarantee received* | HUF 42,380 flat fee |

Bank guarantees issued by the Bank upon our clients' orders

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| | |
|--|---|
| <ul style="list-style-type: none"> • Issue of bank guarantee, increase of guarantee amount, prolongation of expiry | negotiable, min. HUF 50,000 for guarantees to be drawn within 1 year, and min. 25,000 / each started year for guarantees valid for longer than 1 year |
| <ul style="list-style-type: none"> • Modification of bank guarantee (other than increase of guarantee amount and prolongation of expiry)* | HUF 17,974,00 flat fee |
| <ul style="list-style-type: none"> • Issue of guarantee in two languages* | HUF 5,448 / each foreign language copy |
| <ul style="list-style-type: none"> • Issue of guarantee in several original copies* | HUF 1,087/ each additional copy |
| <ul style="list-style-type: none"> • Issue of bank guarantee with text other than the standard text of the bank* | Min. HUF 11,546 flat fee |
| <ul style="list-style-type: none"> • Withdrawal of instruction* | HUF 5,448 /item |
| <ul style="list-style-type: none"> • Handling of demands* | HUF 59,816 flat fee |
| <ul style="list-style-type: none"> • Bank guarantee examination fee | Negotiable |
| SWIFT messages | |
| <ul style="list-style-type: none"> • Irrespective of type* | HUF 2,724/page |
| Letters of intent | |
| <ul style="list-style-type: none"> • With no commitment by the Bank* | HUF 28,307 flat fee |
| <ul style="list-style-type: none"> • Modification* | HUF 5,448 |
| Preparing draft guarantees | 0.1%, min. HUF 15,000 max. HUF 50,000 |

3.2 Bank Guarantees charges in the case of payment account agreement and agreements/framework agreements for issuing bank guarantees concluded after 1st September, 2014¹⁴⁹

Registration and handling of guarantees issued by other banks in favour of our customers (with no commitment by Raiffeisen Bank)

| | |
|---|--|
| • Advising of bank guarantee, registration* | 0.15%, min. HUF 27,240 max. HUF 108,954 |
| • Modification* | HUF 23,751 flat fee |
| • Handling of demand related to guarantee received* | HUF 42,380 flat fee |
| • | |
| • Endorsement of guarantee received* | HUF 42,380 flat fee |

Bank guarantees issued by the Bank upon our clients' orders

| | |
|--|---|
| • Issue of bank guarantee, increase of guarantee amount, prolongation of expiry | negotiable, min. HUF 50,000 for guarantees to be drawn within 1 year, and min. 25,000 / each started year for guarantees valid for longer than 1 year |
| • Modification of bank guarantee (other than increase of guarantee amount and prolongation of expiry)* | HUF 17,974 flat fee |
| • Issue of guarantee in two languages* | HUF 5,448 / each foreign language copy |
| • Issue of guarantee in several original copies* | HUF 1,087/ each additional copy |
| • Issue of bank guarantee with text other than the standard text of the bank* | Min. HUF 11,546 flat fee |
| • Withdrawal of instruction* | HUF 5,448 /item |
| • Handling of demands* | HUF 59,816 flat fee |
| • Bank guarantee examination fee | Negotiable |

SWIFT messages

| | |
|-------------------------|----------------|
| • Irrespective of type* | HUF 2,724/page |
|-------------------------|----------------|

Letters of intent

| | |
|-----------------------------------|---------------------|
| • With no commitment by the Bank* | HUF 29,307 flat fee |
| • Modification* | HUF 5,448 |

Preparing draft guarantees*

| |
|--|
| 0.1%, min. HUF 16,343 max. HUF 54,477 |
|--|

4.1 Factoring

| | |
|----------------------------------|------------|
| Transaction interest rate | negotiable |
| Factoring fee | negotiable |

¹⁴⁹Present charges are standard for new guarantees issued in favour of a non account keeping customer from 1st September, 2014
Raiffeisen Bank Zrt. 1054 Budapest, Akadémia utca 6. • Raiffeisen Direkt: (06-80) 200-544
 Fővárosi Törvényszék Cégbírósága • Cégjegyzékszám: 01-10-041042

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| | |
|---------------------------------------|------------|
| Limit set up / contracting fee | negotiable |
| Agreement modification fee | negotiable |

5.1 Other services

| | |
|--|-------------|
| Copying document, forwarding documents on fax* | HUF 54/page |
| Forwarding of documents within Hungary (if requested by the customer) | |
| • By registered mail, or to a branch of the Bank* | HUF 609 |
| • By MPL Üzleti Csomag service* | HUF 2,00007 |
| • By dispatch rider* | HUF 1,492 |
| Forwarding of documents abroad by registered mail (if requested by the customer or prescribed for the relevant deal)* | HUF 2,936 |
| Forwarding of documents abroad by courier service (if requested by the customer or prescribed for the relevant deal)* | |
| • Within Europe* | EUR 45,76 |
| • Outside Europe* | EUR 63,19 |

XII. Other services

1. Raiffeisen Key Man Payment Protection Insurance

Raiffeisen Key Man Payment Protection Insurance (UNIQA)—Spring 2020 Promotion

For the period from 1 March 2020 to 30 June 2020, Raiffeisen Bank Zrt. announces a promotion, under which for all customers with a small business credit product under 150 million who request Raiffeisen Key Man Payment Protection Insurance—subject to this Corporate List of Terms & Conditions—in order to cover their newly requested or already existing small business credit, the Bank shall credit the amount of the first 2 months' insurance premium of the Raiffeisen Key Man Payment Protection Insurance to the customers' accounts, up to HUF 20,000 / month at maximum. Only those customers of the Bank are eligible to the promotion who have Raiffeisen Key Man Payment Protection Insurance at the time of crediting of the insurance premium, and who do not have any overdue debt owed to Raiffeisen Bank in excess of HUF 5,000 and outstanding for longer than 30 days. The Bank shall credit an amount equalling the first two months' premium of Raiffeisen Key Man Payment Protection Insurance in lump sum by the 27th day of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance premium amounts.

Raiffeisen Key Man Payment Protection Insurance (UNIQA)—Winter 2020 Promotion

For the period from 1 January 2020 to 31 March 2020, Raiffeisen Bank Zrt. announces a promotion, under which for all customers with a small business credit product under 150 million who request Raiffeisen Key Man Payment Protection Insurance—subject to this Corporate List of Terms & Conditions—in order to cover their newly requested or already existing small business credit, the Bank shall credit the amount of the first 2 months' insurance premium of the Raiffeisen Key Man Payment Protection Insurance to the customers' accounts, up to HUF 20,000 / month at maximum. Only those customers of the Bank are eligible to the promotion who have Raiffeisen Key Man Payment Protection Insurance at the time of crediting of the insurance premium, and who do not have any overdue debt owed to Raiffeisen Bank in excess of HUF 5,000 and outstanding for longer than 30 days. The Bank shall credit an amount equalling the first two months' premium of Raiffeisen Key Man Payment Protection Insurance in lump sum by the 27th day of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance premium amounts.

| Basic Package | Premium Package |
|------------------------------|---------------------------------|
| Death | Death |
| Disability based on TB I-II* | Disability based on TB I-II* |
| | Casualty disability over 50% |
| | Dread Diseases (except of AIDS) |

The details of the above mentioned risks are included in the Terms and Conditions of Raiffeisen Key man Insurance.

| | Basic package | Premium Package |
|---|---------------|-----------------|
| Fee (on monthly basis)¹⁵⁰ | 0.05% | 0.1% |

¹⁵⁰In case of non scheduled loan product the % of the signed credit line, in case of scheduled loan product the % of the actual outstanding as of the date of insurance application.

APPENDIX No. 1.

Order of execution

Cut-off time for the submission, both electronically and in hard copy, of collection orders filed on account of reasons "1", "4" and "5" and official credit transfer orders against our customers, in view for execution on the same day, shall be 2:00 p.m.

HUF payments related to HUF accounts

| Credits | Crediting date |
|--|---|
| Incoming GIRO transfers | Date of crediting to the Bank's account |
| In case of transfers qualifying as instant credit transfer | Immediately after crediting to the Bank's account |
| In case of in-Bank credit transfers | Same day |
| In case of in-Bank transfers between the customer's own accounts | Same day |
| In case of transfers qualifying as in-Bank instant credit transfer, irrespective of amount | Immediately |
| In case of transfers between the customer's own accounts qualifying as in-Bank instant credit transfer, irrespective of amount | Immediately |
| Postal credits | Date of crediting to the Bank's account |
| Incoming VIBER credits | Within 2 hours of receipt of NBH's notice |
| Multiple collections | Date of crediting to the Bank's account |
| Debits | Debiting date |
| Outgoing GIRO transfers | Day of processing of the order |
| In case of transfers qualifying as instant credit transfer | Immediately |
| In case of in-Bank credit transfers | Day of processing of the order |
| In case of in-Bank transfers between the customer's own accounts | Day of processing of the order |
| In case of transfers qualifying as in-Bank instant credit transfer, irrespective of amount | Immediately |
| In case of transfers between the customer's own accounts qualifying as in-Bank instant credit transfer, irrespective of amount | Immediately |
| Outgoing VIBER transfers | Day of processing of the order |
| Multiple transfers | Day of processing of the order |

Cash deposits in bags

| | Value date of booking |
|-------------------------------------|---|
| Receipt | by 11:00 a.m. |
| | after 11:00 a.m. |
| Cash withdrawal with money carriers | Value date preceding the transaction date |

Collection of cheques

| | Value date of crediting |
|--|--------------------------------|
|--|--------------------------------|

on the 20th (twenty) day from the receipt of the counter value of the cheque from the party in charge of settlement

In case of correct and complete orders—excluded VIBER transfer orders—received by the Bank, the account of the recipient's financial provider is credited according to mentioned in the table below:

| Order type | Paper | Phone | Electronic | | | |
|---|-------------------------|-------|--|----------------------------|-----------|-------|
| | | | DirektNet | Raiffeisen Electra/Express | MultiCash | SWIFT |
| Transfer between the customer's own accounts if it does not qualify as an in-Bank instant credit transfer | Value date of execution | | Value date of execution | | | |
| Transfer between the customer's own accounts if it qualifies as an in-Bank instant credit transfer | - | | Within 5 seconds of the receipt of the payment order | | | |
| In-Bank credit transfer if it does not qualify as an in-Bank instant credit transfer | Value date of execution | | Value date of execution | | | |
| In-Bank credit transfer if it qualifies as an in-Bank instant credit transfer | - | | Within 5 seconds of the receipt of the payment order | | | |
| Interbank single credit transfer order if it does not qualify as an instant credit transfer | Value date of execution | | Value date of execution | | | |
| Interbank single credit transfer order if it qualifies as an instant credit transfer | - | | Within 5 seconds of the receipt of the payment order | | | |
| Interbank standing payment order | Value date of execution | | Value date of execution | | | |
| In-Bank standing payment order | Value date of execution | | Value date of execution | | | |

In case of Standing payment orders the first payment is executed earliest on the next banking day after the order is received.

Concerning outgoing foreign currency payments

| | |
|------------------------------------|--|
| Key currency (non-EEA) | USD |
| Key currency (EEA) | EUR, GBP, HUF |
| Standard currency (non-EEA) | AUD, CAD, JPY, RUB, CNY, TRY |
| Standard currency (EEA) | CHF, CZK, DKK, NOK, PLN, HRK, SEK, RON |

Foreign currency accounts

Fulfilment of standard foreign currency payments¹⁵¹

Outgoing foreign currency payments (debit)

Without conversion

¹⁵¹In the case of payment orders involving conversion, the Bank shall reserve an additional security of 2% to cover potential changes in exchange rates.

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| | | |
|--|--|---------------------------------|
| Standard | In key and EEA currencies | day of receipt + 1 banking day |
| | In non-EEA currencies | day of receipt + 2 banking days |
| Extra urgent | In key currencies | day of receipt |
| With conversion | | |
| Standard | In non-EEA currencies | day of receipt + 2 banking days |
| | In EEA currencies | day of receipt + 1 banking day |
| Urgent | In USD currency | day of receipt + 1 banking day |
| Extra urgent | In key currencies | day of receipt |
| Incoming foreign currency payments (credit) | | |
| Without conversion | | |
| Standard | In all currencies | day of receipt |
| With conversion | | |
| Standard ¹⁵² | In key EEA currencies (GBP, EUR, HUF) In standard EEA currencies (pl. CZK, BGN) ¹⁵³ | day of receipt |
| | In key other currencies (USD) In standard other currencies (e.g. CAD) | day of receipt + 2 banking days |
| Urgent | In key other currencies (USD) In standard other currencies (e.g. CAD) | day of receipt + 1 banking days |
| Extra urgent | In key other currencies (USD) In standard other currencies (e.g. CAD) | day of receipt |
| Incoming HUF transfer qualifying as an instant credit transfer | Beneficiary's account is denominated in an EEA currency | Immediately |
| In Bank foreign currency payments (debit) | | |
| Without conversion | | |
| Standard | In all currencies | day of receipt |
| With conversion | | |
| Standard | In non-EEA currencies | day of receipt + 2 banking days |
| | In EEA currencies | day of receipt |
| Urgent | In non-EEA currencies | day of receipt + 1 banking day |
| Extra urgent | In non-EEA currencies | day of receipt |
| SEPA Core and B2B direct debit | | |
| | without conversion | day of receipt (T) |
| | with conversion | day of receipt (T) |

Exchange rate: FX buying/selling rate quoted by the Bank on the date of order (fixing).

¹⁵²If the FX received and to be credited is an EEC FX. If the Client disposition is made on the day of receipt.

¹⁵³ The payment order will be fulfilled in the day of receipt when the currency of incoming and the receiving account is in EEA currency.

Notification to Businesses

Effective: as from September 1st, 2017

1. Interest Rates on Current Account

1. Account keeping in HUF

| | p.a. | EBKM |
|---|------------|-------|
| Debit Interest Rate | 0.01% | 0.01% |
| In case of the Account Keeping Packages: | | |
| Raiffeisen Business Active Packages | 0.01% | 0.01% |
| Raiffeisen Business Active Plus Package | 0.01% | 0.01% |
| Raiffeisen Accountant Account | 0.01% | 0.01% |
| Raiffeisen One Price Packages: | 0.01% | 0.01% |
| Raiffeisen Bronze Package: | 0.01% | 0.01% |
| Raiffeisen Premium Package: | 0.01% | 0.01% |
| Raiffeisen Minimum Package: | 0.01% | 0.01% |
| Raiffeisen Start Package: | 0.01% | 0.01% |
| Raiffeisen Basic Package: | 0.01% | 0.01% |
| Raiffeisen Plus Package: | 0.01% | 0.01% |
| Raiffeisen Extra Package: | 0.01% | 0.01% |
| "Kiút" Programme for corporate current accounts debit Interest Rate | | |
| Under HUF 1,5 million | 5% | 5% |
| Over HUF 1,5 million | 0.10% | 0.10% |
| "Kiút" Programme for corporate current accounts credit Interest Rate | | |
| | 0% p.a. | |
| In the case of overdraft facility agreement | | |
| | Negotiable | |

2. Account Keeping in FX

| Debit Interest Rates^{154, 155} | | |
|--|---------|---------|
| EUR | p.a. | EBKM |
| 0 - EUR 100.000: | 0% | 0% |
| Volume above EUR 100.000: ¹⁵⁶ | - 0,40% | - 0,40% |
| 0 - EUR 100.000: | 0% | 0% |
| Volume above EUR 100.000: ¹⁵⁷ | - 0,50% | - 0,50% |
| For individual entrepreneurs and small-scale farmers | 0,01% | 0,01% |
| USD | 0.01% | 0.01% |

¹⁵⁴The interests due on the foreign exchange accounts shall be governing for the bank account contracts concluded after 1 August 2009.

¹⁵⁵The interest rate calculation happens on daily basis based on the all-time end of the day closing balance of the account, the settlement period of the interest is based upon the bank account contract relevant to the customer.

¹⁵⁶ This fee is to be applied to contracts concluded before 1st September 2017.

¹⁵⁷ This fee is to be applied to contracts concluded after 31st August 2017.

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| | | |
|-------|------------|-------|
| GBP | 0.01% | 0.01% |
| Other | negotiable | |

| | EUR | | USD | | GBP | |
|---|-------|-------|-------|-------|-------|-------|
| In case of the Account Keeping Packages: | p.a. | EBKM | p.a. | EBKM | p.a. | EBKM |
| Raiffeisen Business Active Packages | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
| Raiffeisen Business Active Plus Package | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
| Raiffeisen Accountant Account | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
| Raiffeisen One Price Packages: | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
| Raiffeisen Bronze Package: | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
| Raiffeisen Premium Package: | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
| Raiffeisen Minimum Package: | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
| Raiffeisen Start Package: | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
| Raiffeisen Basic Package: | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
| Raiffeisen Plus Package: | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
| Raiffeisen Extra Package: | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |

Call-Money Account

negotiable

Credit Interest Rate

| | |
|------------------------------|---|
| EUR | 1 month EURIBOR +10% p.a.* |
| AUD, CAD, CHF, GBP, JPY, USD | 1 month LIBOR +10% p.a.* |
| CZK | 1 month PRIBOR +10% p.a.* |
| DKK | 1 month CIBOR +10% p.a.* |
| NOK | 1 month NOKIBOR +10% p.a.* |
| PLN | 1 month WIBOR +10% p.a.* |
| SEK | 1 month SIOR +10% p.a.* |
| RUB | 1 month MOSPRIME+10% p.a.* ¹⁵⁸ |
| RON | 1 month ROBOR + 10% p.a.* |
| CNY | 1 month SHIBOR + 10% p.a.* |
| TRY | 1 month TRLIBOR + 10% p.a.* |
| HRK | 1 month ZIBOR + 10% p.a.* |

In the case of overdraft facility agreement

negotiable

2. Deposits

2.1. Time deposit maturities and interest rates for enterprises with annual net income of less than HUF 1250 Million

| | 2 week | 1 month | 3 month | 6 month | 12 month |
|-------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Volume | Annual interest rate/EBKM |
| HUF 1.000.000 – HUF 9.999.999 | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |

¹⁵⁸ MOSIBOR ceased.

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| | | | | | |
|------------------------|-------|-------|-------|-------|-------|
| From HUF 10.000.000 | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |
|------------------------|-------|-------|-------|-------|-------|

2.2. Time deposit maturities and interest rates for enterprises with annual net income of more than HUF 1250 Million

| 1 week | 2 week | 1 month | 3 month | 6 month | 12 month |
|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Annual interest rate/EBKM |
| 0,01% | 0,01% | 0,01% | 0,01% | 0,01% | 0,01% |



The Client and the Bank can agree mutually on different interest rates and maturities than listed above. Raiffeisen Bank reserves the right to change the interest rates. During the term of the deposit, interest rate shall not be modified.

This saving form is insured by National Deposit Insurance Fund.

For the calculation of deposit interest, the date of crediting of the deposit shall be regarded as the starting date, and the day preceding the date of repayment of the deposit as the closing date. The level of the standardised deposit interest ratio (EBKM) stipulated in Government Decree No.82/2010 (III.25.) shall equal to the deposit interest rates used by the Bank.

When calculating the interest rate of time deposits, the day of placing the relevant amount on the deposit account shall be considered as starting day and the day prior to the repayment of the relevant amount on the deposit account shall be considered as closing day.

3. Loans

Raiffeisen Bank Standard Rate

HUF Loans

15.75 % p.a.

FX Loans

| | |
|-------|-------------|
| EUR | 8.80% p.a. |
| USD | 9.50% p.a. |
| GBP | 10.40% p.a. |
| CHF | 7.50% p.a. |
| Other | negotiable |

„Kiút” Programme Mikrohitel

15% p.a.

*Effective: as from first banking day of month.

For corporate Clients with net sales revenues of not more than HUF 100 million a year, interest rates continue to be fixed on an individual basis for all new credits requested as well as for all existing credit contracts amended as from the 7th day of June, 2010; however, Raiffeisen Corporate Reference Credit Interest Rate is not used any more in calculating interest rates. They will be fixed on the basis of the following reference interest rates: 1 month BUBOR rate (for HUF-based credit transactions) and 1 month EURIBOR rate (for EUR-based credit transactions).

Rules of Procedure of NBH's VIBER (Real-Time Gross Settlement System) Service

Rule No. 1:

If the remitting bank has accepted a payment order from the customer to be executed on the same day, it shall forward the order within 2 hours, not later than the cut-off time stipulated by NBH for the acceptance of VIBER customer payments, and provide sufficient funds for the transaction. If a VIBER payment order has been accepted before VIBER opening hours, the 2-hour processing time shall be counted from the opening of VIBER operating hours.

Rule No. 2:

In the case of customer payment orders to be executed on a specified value date, the VIBER member must provide sufficient funds on the value date within 2 hours from the opening hour.

Rule No. 3:

VIBER members must credit HUF orders coming from VIBER immediately to the customer's account, within 2 hours from receipt at the latest, as monies received on the relevant day, so that the incoming amount shall provide funds for the customer's transfer orders concerning the same day. Should an order arrive after the prevailing cut-off time of VIBER customer items, the VIBER member must nevertheless credit such orders on that day, by the deadline specified in effective laws concerning payments (pursuant to the rules of the Interbank Clearing System operated by GIRO Settlement Ltd.).

Rule No. 4:

Should the VIBER member be unable to credit an order coming from VIBER due to any particular mistake (e.g.: wrong bank account number), such order must be returned to the remitting bank through VIBER—with a standard message and supplied with the adequate, standardised error code—possibly on the same day, not later than one and a half hours from VIBER opening time on the following banking day.

Rule No. 5:

Receiving VIBER members are prohibited from modifying incoming orders before crediting them to the customer's account. Should the remitting bank ask an order to be returned due to technical problems (e.g.: double sending) prior to crediting, the receiving VIBER member shall return it with a standardised error code on the basis of the remitting bank's advise, against the remitting bank's simultaneous written confirmation (including transaction details that make it possible to identify the wrong transaction beyond doubt). If the customer's account has already been credited, the receiving VIBER member shall immediately start discussions with the customer based on the remitting VIBER member's advise in order to have the item—credited due to the sender's fault—returned as soon as possible. The receiving VIBER member may not, however, modify the original payment order even in such case.