

Annex 1 to the Co-operation Agreement on Employee Account Management

Individual Package – List of Conditions II.

*Valid: from 1st January 2019 until withdrawn
Announced on 21st December 2018*

The amendments are marked by *italicized* text in the List of conditions.

The amendments in the List of Conditions:

- *Due to the changes—effective as of 01/01/2019—of Act CXVI of 2012, on account of the changes in its costs, the Bank has reduced its fees in accordance with the principle of symmetry in the case of all one-time and standing credit transfers other than those that were free of charge or had not a fee of HUF 0:
 - *if the amount of the transaction is HUF 20,000 or less, the fee element of 0.3% max. HUF 6,000 is not charged,*
 - *if the amount of the transaction is in excess of HUF 20,000, then up to HUF 20,000 the fee element of 0.3% max. HUF 6,000 is not charged.**
- *In the case of credit transfers to client and central accounts kept at the Hungarian State Treasury (MÁK), a promotional fee discount related to the fee element of 0.3% max. HUF 6,000 becomes effective.*

1. General provisions

Fees, commissions, costs, and APR values not detailed in this List of Conditions, as well as any matters not regulated herein, shall be governed by the latest effective Retail List of Conditions.

Employees are entitled to use Individual Package whose employer has a cooperation agreement with the Bank regarding the Individual Package at the time of the account opening.

General provision applicable to customers who first signed or modified the supplement to the Framework Agreement on the Provision of Financial Services after 22 July 2010:

Condition of monthly crediting prescribed by the agreement for the use of products and services regulated in this List of Conditions: single-sum crediting to the bank account equal to at least the prevailing net amount of the monthly minimum wage.

The crediting specified above as a condition may not be performed through a cash-desk deposit.



2. Bank account management

Opening and closing an account		free of charge
Account management¹		HUF 182/mth/account
Transfer between own accounts		free of charge
One-off order in forint¹		
At a branch	within the Bank	0.26%, min. HUF 352, max. HUF 6,033 and for the portion exceeding HUF 20,000, an additional + 0.3%, max. HUF 6,000
	to another bank	0.31%, min. HUF 352, max. HUF 6,033 and for the portion exceeding HUF 20,000, an additional + 0.3%, max. HUF 6,000
Via Raiffeisen Direkt	within the Bank	free of charge
	to another bank	0.15%, min. HUF 177, max. HUF 4,831 and for the portion exceeding HUF 20,000, an additional + 0.3%, max. HUF 6,000
Via Raiffeisen DirektNet	within the Bank	free of charge
	to another bank	0.15%, min. HUF 177, max. HUF 4,831 and for the portion exceeding HUF 20,000, an additional + 0.3%, max. HUF 6,000
Transfer of positive account balance in bank account switching process	to another bank	0.31%, min. HUF 352, max. HUF 6,033 and for the portion exceeding HUF 20,000, an additional + 0.3%, max. HUF 6,000
Standing order		
At a branch		In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Via Raiffeisen Direkt Via Raiffeisen DirektNet		free of charge
Collection of service provider fees (direct debit)		free of charge
Changing fee package		free of charge

The maximum HUF 6,000 refers to the 0.3% added to the given fee.

In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 6000 part of the fee does not apply.

Due to the changes—effective as of 01/01/2019—of Act CXVI of 2012, the Bank will not charge the fee element of 0.3% max. HUF 6,000 in accordance with the principle of symmetry in the case of all credit transfers for the portion not exceeding HUF 20,000 per transaction. Under this:

- if the amount of the credit transfer is HUF 20,000 or less, the fee element of 0.3% max. HUF 6,000 is not charged,
- if the amount of the credit transfer is in excess of HUF 20,000, then up to HUF 20,000 the fee element of 0.3% max. HUF 6,000 is not charged.

¹ Indexation: The Bank links the calculation of the fees indicated in this List of Conditions to the average consumer price index published annually by the Central Statistics Office with respect to the preceding calendar year. The amount and rate of the fee is automatically modified (indexed) in accordance with the average annual consumer price index applicable from 1 April of each year to preceding calendar year. The modification of the fee is published by the Bank in each year at the latest by the 1st day of April in this List of Conditions. The fee is specified by the Bank to a whole forint amount in accordance with the general rules on rounding, and in the case of a tariff specified in euro, to two decimal places. The Bank reserves the right not to apply fee indexation on one or even on several occasions with respect to certain customer groups and certain service types.

In the scope of a promotion offered between 1 January 2019 and 31 March 2019, in the case of credit transfers from retail bank accounts to client accounts kept at the Hungarian State Treasury (MÁK), or to central accounts kept for the purpose of buying and selling government securities (to the credit of accounts identified by MÁK and belonging to the account ranges listed below), from the credit transfer fee the Bank will not charge the fee element corresponding to the measure of financial transaction tax - 0.3% max. 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		

3. Cash withdrawal from account at the cash desk

Cash withdrawal at the cash desk

In accordance with the prevailing Retail List of Conditions.

4. Bank- and credit-card fees

Type	Annual bank card fee in the 1 st year*	Annual bank card fee from the 2 nd year
Unembossed Start CLEVERcard	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
VISA Classic	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Embossed Start CLEVERcard (not applicable)	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	
VISA Gold	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	
OneCard Standard Credit Card	In accordance with the conditions contained in the prevailing Retail List of Conditions	
OneCard Gold Credit Card	In accordance with the conditions contained in the prevailing Retail List of Conditions	

* Fee waiver for the first year is available only once for the given account and the given card (for main and supplementary card as well). The Bank is not accepting applications for Versatile CLEVERcard, Standard (Oxigén) and Gold (Oxigén) Credit Card since 10th July 2013.

Starting from 21st October 2013 the Bank does not accept new Embossed Start CLEVERcard (In case of standard and special image design) applications.

Detailed information about the OneCard Credit Card related discounts are available at www.onecard.hu website.

OneCard related discounts are valid until withdrawal but at least till 31th December 2015.

The Bank reserves the right to change the list of Partners and/or the discount rates.

In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated

Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted.

In case the declaration is submitted until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.

Fees of domestic HUF cash withdrawal if the Customer submitted declaration about free of charge cash withdrawal related to the bank account used for the transaction	
Number of free of charge ATM cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. ²	2 pcs
Number of further free of charge ATM/post office cash withdrawals per month ^{2,3}	1 pc
Further cash withdrawals from ATM and at post office ³	In accordance with the condition applicable to the standard fees of Everyday account package published in the prevailing Retail List of Conditions.
Fees of domestic HUF cash withdrawal if the Customer did not submit declaration about free of charge cash withdrawal related to the bank account used for the transaction	
from any ATM and at post office ³	
Monthly the first 3 cash withdrawals per card ²	free of charge
Further cash withdrawals	In accordance with the condition applicable to the standard fees of Everyday account package published in the prevailing Retail List of Conditions.
Versatile CLEVERcard top-up service	25% discount off the service fee, compared to the monthly fee published in the prevailing Retail List of Conditions

All other conditions applicable to bank (debit) cards and credit cards, not detailed above, are governed by the prevailing Retail List of Conditions.

5. Mobile Banking service

The monthly fee of the Mobil Banking service is free of charge for a period of maximum 6 months in case it was applied for after the application of the account package. Thereafter the monthly fee is equal to the fee listed in the prevailing Retail List of Conditions.

² Transactions are selected based on the transaction date in the actual month.

³ Paying postal check or other services by bankcard at the post offices, is considered as cash withdrawal or purchase depending on the POS terminal applied by Magyar Posta. For more information, please visit the website of the Magyar Posta (<http://posta.hu>).

6. Credit Facilities and Loans

Overdraft Facility	From 01/10/2013 2% discount off the interest rate published in the prevailing Retail List of Conditions. The promotion is valid until withdrawal.
Personal Loan with Real Estate Collateral	50% discount off the standard credit appraisal fee published in the prevailing Retail List of Conditions. If the rate of discount applicable to the prevailing credit appraisal fee published in the prevailing Retail List of Conditions with respect to standard customers equals or exceeds the rate of discount published in this List of Conditions, customers applying for a credit facility within the framework of the Individual account package will be entitled to the discount credit appraisal fee contained in the prevailing Retail List of Conditions.
Housing Loan	

7. Insurance contracts

Raiffeisen Care II.	Free of charge for 3 months in the case of an application for a new Raiffeisen Care II. insurance.
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The packages and monthly fees of Raiffeisen Care II. are regulated by the Retail List of Conditions.