

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

Key Employee Package – List of Conditions

Announced on 14th September 2023

Valid: from 15th of September 2023 until withdrawn

The amendments are marked by **yellow emphasis** in the List of conditions.

Amendments announced on 14th September, effective as of 15th of September 2023:

- The promotion for the annual fees and application fees of the Embossed Start CLEVERcard, Mastercard Standard and OneCard bank cards will be announced.
- The Bank issues a MasterCard Standard bank card instead of the expiring Emossed Start CLEVERcard during renewals.

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.

The Bank has terminated the cooperation agreements with employers/companies for the Key Employee Package from 07.10.2021, so the Key Employee Package will no longer be available, so a new bank account contract cannot be concluded with employees.

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
Maintaining the account^{1,2}	In the case of a single-sum crediting equal to at least the prevailing net amount of the monthly minimum wage	free of charge
	In the case of the crediting of an amount less than the prevailing net monthly minimum wage	HUF 566/month/account
Sending money within Hungary in HUF [Ad hoc payment orders]^{1, 6}		
Transfer between own accounts		free of charge
At a branch	within the Bank	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
	to another bank	
Via Raiffeisen Direkt	within the Bank	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
	to another bank	
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication ³	within the Bank	free of charge
	to another bank	free of charge
Transfer of positive account balance in bank account switching process	to another bank	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Standing order³		
In-Bank transfer between the customer's own accounts - Standing order		free of charge

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.

² In case of this package we require a regular monthly incoming fund with one transaction in the amount of at least the prevailing net amount of the monthly minimum wage to the current account held with Raiffeisen Bank. Incoming fund is accepted from non-Raiffeisen Bank source or from a Raiffeisen Bank account of the customer's employer as well. Raiffeisen Bank grants a onetime grace period of a further one months following the month of the opening of the account or the changing of the account package, for the credit of the first minimum monthly net incoming fund on the account holder's account. If the above determined incoming fund is not arriving to the account in the 2nd month after the month of account opening or package changing, the Bank is charging the monthly account maintenance fee specified in this List of Interest Rates and Charges. This rule is valid in the later months as well: the Bank is charging the account maintenance fee on the first banking day of the month followed by the monitored month, when the incoming fund has not arrived. The monitored period for the fee charge of the month concerned: from the 21st day of the month prior to the month concerned to the 24th day of the month concerned. The required credit defined in the conditions cannot be fulfilled through cash deposit in branches.

³ The following payment orders are currently not available via myRaiffeisen mobileapplication: Cancellation of ad hoc payment orders, Recalling ad hoc or standing order payments, SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – urgent, extra urgent, Ad hoc payment orders from HUF account in FCY in Bank, SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – urgent, extra urgent, Ad hoc payment orders from HUF account in FCY interbank, SEPA Credit Transfer – EUR payment – urgent, extra urgent, Ad hoc payment orders from HUF account in HUF to another country, SEPA DD Core Direct Debit, SEPA DD Core direct debit limiting statement set/modification/cancellation, Forbidding the execution of a direct debit, Refund of paid direct debit, Ad hoc payment order in FCY or in HUF in Bank, Ad hoc payment order in FCY or in HUF interbank

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
Via myRaiffeisen mobileapplication ³		
Direct debit [Payment of utility bills with limit monitoring (direct debit)]³		free of charge
Changing fee package		free of charge
Sending money in euro (SEPA) [SEPA Credit Transfer]¹		
EUR payment to abroad, to Single Euro Payment Area		
		up to EUR 1104: 0.40%, min. HUF 487, max. HUF 9,967
		and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. HUF 10,000
	at branch	above EUR 1104: 0.27%, min. HUF 487, max. HUF 9,967
Standard fee		and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. HUF 10,000
	in Raiffeisen Direkt	0.27%, min. HUF 322, max. HUF 6,614
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	free of charge
Conversion fee		0.27%, max. EUR 174.30
Priority fee – in case of extra urgent orders ³		0.67%, min. EUR 7.47, max. EUR 439.92

The maximum HUF 10,000 refers to the 0,3% added to the given fee.

3. Cash withdrawal in Hungary [Cash withdrawal from account at the cash desk]

Cash withdrawal at the cash desk	In accordance with the prevailing Retail List of Conditions.
---	--

4. Providing debit cards [bank cards] and credit-card fees

Application Fees of Bankcards

Type	Application Fee
VertiCard - application fee (Mastercard Unembossed bank card) Available card type from 15/06/2023	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions

Annual fees of bank- and credit cards

Type	Annual bank card fee in the 1 st year*	Annual bank card fee from the 2 nd year
OneCard bankcard	In accordance with the conditions applicable to the Fee Waiver account package published in the prevailing Retail List of Conditions. The Bank will charge the 50% of the first yearly fee stated in the prevailing Retail List of Conditions for the OneCard bankcards applied for from 20th January 2014. The promotion is valid until withdrawal.	In accordance with the conditions applicable to the Fee Waiver account package published in the prevailing Retail List of Conditions
Unembossed Start CLEVERcard Non-available card type from 15/06/2023	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
VertiCard (Mastercard Unembossed bank card) Available card type from 15/06/2023	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Mastercard Standard bankcard** (card issued instead of Embossed Start CLEVERcard and VISA Classic)	Free of charge	Promotional fee: In accordance with the conditions applicable to the Fee Waiver account package published in the prevailing Retail List of Conditions ⁷ Standard fee: In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions

Embossed Start CLEVERcard (not applicable)	Free of charge	Promotional fee: In accordance with the conditions applicable to the Fee Waiver account package published in the prevailing Retail List of Conditions ⁷ Standard fee: 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	
Mastercard 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).

** Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards. Starting from 21st October 2013 the Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Embossed Start CLEVERcard during renewals, starting from October 2023.

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.

Cash withdrawal in Hungary [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. ⁴	2 pcs
from Raiffeisen ATMs	free of charge

⁴ Transactions are selected based on the transaction date in the actual month.

from other bank ATMs and at post office ⁵	HUF 630
Cash withdrawal in Hungary [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 Raiffeisen ATMs	free of charge
from other bank ATMs and at post office ⁵	HUF 630
Purchase	free of charge
Further transaction fees	
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹	HUF 630
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] ¹	EUR 12.29
Versatile CLEVERcard top-up service	25% discount off the service fee, compared to the monthly fee published in the prevailing Retail List of Conditions

The Bank is not accepting applications for Versatile CLEVERcard since 10th July 2013.

The Onecard partner program was terminated on the 28th of February 2021. All other conditions applicable to bank (debit) cards and credit cards, not detailed above, are governed by the prevailing Retail List of Conditions.

5. SMS service [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.

Credit Facilities and Loans

Arranged Overdraft	2% discount off the interest rate published in the prevailing Retail List of Conditions in case of applications submitted from 1 st of January 2021 and contracts concluded from 1 st of January 2021 based on applications submitted between 23 rd of September 2020 and 31 st of December 2020. In case of contracts concluded until 31 st of December 2020 based on Overdraft applications submitted between 23 rd of September 2020 and 31 st of December 2020 the discount is only valid from the second period. Further information in the Unsecured Loans List of Conditions.
---------------------------	---

⁵ 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 In the case of instant HUF transfers initiated by a payment request, fee won't be charged by the Bank in order to be the Bank compliant with the Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) In a different cases, in the case of instant HUF transfers initiated by a payment request and executed between 01/03/2023 and 01/03/2024, the total fee(s) charged by the Bank will be cancelled.

⁷ The promotion is valid until withdrawal, but no later than 31/12/2024.

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 Key Employee account package will be entitled to the discount credit appraisal fee contained in the prevailing Retail List of Conditions.
Housing Loan	

6. Insurance contracts

Raiffeisen Care II.	Free of charge for 3 months in the case of an application for a new Raiffeisen Care II. insurance.
----------------------------	--

The packages and monthly fees of Raiffeisen Care II. are regulated by the Retail List of Conditions