

I. Raiffeisen Bank Account, electronic services

List of Conditions

Effective from 19th April 2020 until withdrawal

Announced on: 19th February 2020

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

Please be advised that on 19 April 2020 Article 3.b of Regulation (EC) No 924/2009 of the European Parliament and of the Council on cross-border payments in the Community will enter into force, according to which in the case of a credit transfer within the EEA—including both domestic and cross-border foreign currency payments—in EUR or in the currency of any EEA Member State that is initiated online (using either a website or a mobile banking application) and that involves a currency conversion, the payment service provider shall inform the payer prior to the approval of the order of the estimated charges of the currency conversion, as well as the estimated total amount of the credit transfer in the currency of the payment account to be debited, including any transaction related fees.

1. Account maintenance [Bank accounts and account package]

1.1. Available account packages

Raiffeisen Feewinner Account: bank account kept in HUF at a reduced monthly account-keeping fee, with free debit card purchases and direct debit orders, and discounts for internet credit transfer orders, bankcard annual and issuance fees, and cash withdrawal from ATM, provided that the eligibility criteria are met.

Raiffeisen Activity 3.0 Account: bank account kept in HUF at a reduced monthly account-keeping fee, with free debit card purchases, and discounts for internet credit transfer orders, direct debit orders, bankcard issuance fee, and cash withdrawal from ATM, provided that the eligibility criteria are met.

Raiffeisen Everyday 2.0 Account Package: HUF account with discounts for ATM cash withdrawal.

Raiffeisen Base 2.0 Package: HUF account without special conditions.

Raiffeisen Basic Account: account keeping service regulated by law; available with conditions.

Raiffeisen Bank Account in foreign currency: account can be opened in EUR, CHF, USD and GBP.

Smallest amount of account maintenance: HUF 20,000 or an equivalent thereof in other currency.

1.2. Terminated account packages

Account package cannot be opened after 21st July 2019:

Raiffeisen Fee Waiver Account

Raiffeisen Activity 3.0 Account

Account package cannot be opened after 9th August 2016:

Raiffeisen Fee Waiver 2.0 Account Package

Account package cannot be opened after 26th October 2014:

Raiffeisen Base Package¹

Account packages cannot be opened after 13rd April 2014:

Raiffeisen Fee Waiver Account Package

Raiffeisen Activity Account Package

Raiffeisen Everyday Account Package

Account packages cannot be opened after 7th May 2012:

Raiffeisen Dynamic Account Package

Raiffeisen Menza Student Account: Account can be opened for customers between age of 18-24, studying on main course, possessing valid student id card or certification of acceptance to institution of higher education (not older than 3 months). Between age of 25-28 entitlement can be extended yearly. From 31st of January after the expiration of entitlement Menza Student Account – without the customer's diverse disposal - is automatically upgraded to Everyday Account Package.

1.3. Fee debiting

Fees and commissions of payment orders are debited on the day of the execution of the transaction when debiting the amount of the payment order given by the customer. The fees of ad hoc (including the in-bank instant credit transfers and instant credit transfers) and standing payment orders, direct debits, and cash withdrawals in branch are instantly debited after the amount of the payment order is debited. In cases when the payment is initiated outside the opening and closing times excluded the in-bank instant credit transfers and credit transfers specified in chapter 10, the fee is debited after the transaction, but on the next banking day.

The monthly and periodical fees are debited on the last banking day of the month or period, and the one-off fees are due when the related order is executed. The monthly account maintenance fees are charged on the first banking day of the month followed by the monitored month except in case of the Base 2.0 account package. 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 package, if the fee is not related to any fee discount condition.

2. Interest rates HUF bank accounts

Interest rates of HUF bank accounts

<u>currency</u>	<u>annual rate/EBKM</u>	<u>penalty rate</u>
HUF	0,01%	24,50%

3. Interest rates of bank accounts kept in foreign currency

Interest rates of bank accounts kept in foreign currency

<i>currencies</i>	<i>annual rate/EBKM</i>	<i>penalty rate</i>
USD	0.01%	10.75%
GBP	0.01%	11.00%
CHF	0.01%	10.00%
EUR	0.01%	10.90%

4. The EBKM value as assigned in the effective Government decree

The EBKM (Standardised Deposit Interest Ratio) values are - assuming quarterly interest payments - calculated on the basis of the following formula:

$$\text{Disposed term deposit} = \sum_{i=1}^n \frac{(k+bv)i}{1+r \times (t_i/365)}$$

where

n: number of interest payments

r: the value of EBKM

t_i: the number remaining days from the day of the deposit allocation until the ith payment

(k+bv)_i: the sum of the paid interest and the repayment of deposit amount paid on the ith payment

5. Fees and commissions of Raiffeisen Bank Account kept in HUF

5.1. In case of available Bank Accounts

		Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package	Basic Account ^{1,2}
Account maintenance ³	Conditions of promotional monthly fee	1. Min. an amount equalling the monthly gross minimum wage from time to time in effect (HUF 161.000 in 2020) is credited to the account each month in not more than 2 items 2. Min. 20 card purchases 3. Special promotion until 31.12.2020: 1 ad hoc payment order via myRaiffeisen ⁴	1. Min. 4 fulfilled transactions per month totalling at least half the monthly gross minimum wage from time to time in effect (HUF 80,500 in 2020) AND 2. Activated bankcard or CLEVERcard ⁵	HUF 652/ month/account	in case Customer has Loan product determined in the detailed conditions ⁶ : HUF 0/month/account	1.5% of the lowest-amount monthly gross minimum wage valid on the last day of the previous year, which from 01.04.2020 HUF 2,235/ month/account
	Monthly fee	If 1 condition is met: HUF 990/month/account If both conditions are met: Promotional fee: 0 HUF/month/account* Standard fee: HUF 99/month/account	If both conditions are met Promotional fee: HUF 0/month/account** Standard fee: HUF 250/month/account		If the conditions mentioned above are not fulfilled: HUF 1,078/month/account	
		If neither of the above conditions are met: HUF 1,990/month/account	If the above conditions are unmet: HUF 1,400/month/account			
Crediting HUF items						
From Banks		free of charge	free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
Sending money within Hungary in HUF [Ad hoc payment orders]^{3,7}						Maximum 4 ad hoc payment orders per month are free of charge, provided that the sum total of the ad hoc payment orders, together with the standing payment orders, does not exceed HUF 100,000. The Bank ensures the fee exemption in the sequence of booking of the executed orders. Fees charged for any additional ⁸ ad hoc payment orders:

Retail List of Conditions



		Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package	Basic Account ^{1,2}	
In-Bank transfer between the customer's own accounts [Ad hoc payment orders]		free of charge	free of charge	free of charge	free of charge	free of charge	
at branch	in-Bank	0.42%, min. HUF 631, max. HUF 10,717	0.32%, min. HUF 512, max. HUF 15,806	0.33%, min. HUF 529, max. HUF 16,343	0.43%, min. HUF 652, max. HUF 16,343	0,33%, min. HUF 529,max. HUF 16,343	
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000						
at branch	interbank	0.74%, min. HUF 740, max. HUF 10,717	0.37%, min. HUF 616, max. HUF 15,806	0.38%, min. HUF 637, max. HUF 16,343	0.77%, min. HUF 765, max. HUF 16,343	0,38%, min. HUF 637, max. HUF 16,343	
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000						
in Raiffeisen Direkt	in Bank	0.15%, min. HUF 310, max. HUF 5,892	0.15%, min. HUF 264, max. HUF 10,537	0.16%, min. HUF 273, max. HUF 10,895	0.28%, min HUF 327, max HUF 10,895	0,16%, min. HUF 273, max. HUF 10,895	
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000						
in Raiffeisen Direkt	interbank	0.32%, min. HUF 419, max. HUF 5,894	0.21%, min. HUF 316, max. HUF 10,537	0.22%, min. HUF 327, max. HUF 10,895	0.33%, min. HUF 437, max. HUF 10,895	0,22%, min. HUF 327, max. HUF 10,895	
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000						
via Raiffeisen DirektNet, myRaiffeisen ⁹	in-Bank	For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.1%, min. HUF 50, max. HUF 6,000 + 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	0.22%, min HUF 219, max HUF 10,895 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	Promotional fee: HUF 0*** Standard fee: For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	
	interbank		For the portion exceeding HUF 20,000 0.1%, min. HUF 75, max. HUF 6,000 + 0.3%, max. HUF 6,000	0.16%, min. HUF 273, max. HUF 6,537	0.28%, min HUF 327, max HUF 10,895	Promotional fee: HUF 0*** Standard fee 0,16%, min. HUF 273, max. HUF 6,537	
		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	interbank	0.74%, min. HUF 740, max. HUF 10,717	0.37%, min. HUF 616, max. HUF 15,806	0.38%, min. HUF 637, max. HUF 16,343	0.77%, min. HUF 765, max. HUF 16,343	0,38%, min. HUF 637, max. HUF 16,343	
		and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
Standing order [Standing payment orders]^{3,7,11}						An unlimited number of standing payment orders, provided that the sum total of these payment orders, together with the maximum 4 ad hoc payment orders (defined as fee exempt) does not exceed HUF 100,000. The Bank ensures the fee exemption in the	

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	Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package	Basic Account ^{1,2}	
					sequence of booking of the executed orders. Fees charged for any additional ⁸ standing payment orders:	
In-Bank transfer between the customer's own accounts [Standing payment orders] ¹⁹	free of charge	free of charge	free of charge	free of charge	free of charge	
at branch ¹⁰	0.42%, min. HUF 631, max. HUF 10,717	0.15%, min. HUF 212, max. HUF 12,644	0.16%, min. HUF 219, max. HUF 13,074	0.43%, min. HUF 652, max. HUF 13,074	0,16%, min. HUF 219, max. HUF 13,074	
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen ⁹	0.15%, min. HUF 310, max. HUF 5,894 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.1%, min. HUF 75, max. HUF 6,000 + 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	0.16%, min. HUF 327, max. HUF 13,074 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	
Direct debit [Payment of utility bills with limit monitoring (direct debit)]^{3,11}						
at branch ¹⁰	free of charge	0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.33%, min. HUF 109, max. HUF 6,537	free of charge	
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen ⁹	free of charge	0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.33%, min. HUF 109, max. HUF 6,537	free of charge	
Sending money in euro (SEPA) [SEPA Credit Transfer]³ EUR payment to abroad, to Single Euro Payment Area						
Standard fee	at branch	up to EUR 620: 0.74%, min. HUF 740, max. HUF 10,717 above EUR 620: 0.21%, min. HUF 740, max. HUF 10,717	up to EUR 1015: 0.37%, min. HUF 616, max. HUF 15,806 above EUR 1015: 0.21%, min. HUF 616, max. HUF 15.806	up to EUR 1015: 0.38%, min. HUF 637, max. HUF 16,343 above EUR 1015: 0.22%, min. HUF 637, max. HUF 16,343	up to EUR 620: 0.77%, min. HUF 763, max. HUF 16,343 above EUR 620: 0.22%, min. HUF 763, max. HUF 16,343	up to EUR 1015: 0.38%, min. HUF 637, max. HUF 16,343 above EUR 1015: 0.22%, min. HUF 637, max. HUF 16,343
		and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000				
	in Raiffeisen Direkt	up to EUR 1104: 0.32%, min. HUF 419, max. HUF 5,894 above EUR 1104: 0.21%, min. HUF 419, max. HUF 5,894	0.21%, min. HUF 316, max. HUF 10,537	0.22%, min. HUF 327, max. HUF 10,895	up to EUR 1104: 0.33%, min. HUF 437, max. HUF 10,895 above EUR 1104: 0.22%, min. HUF 437, max. HUF 10,895	0.22%, min. HUF 327, max. HUF 10,895
and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000						

	Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package	Basic Account ^{1,2}
via Raiffeisen DirektNet, myRaiffeisen	for the portion exceeding equivalent amount of HUF 20,000, 0.3%, max. HUF 6,000	0.1%, min. HUF 75, max. HUF 6,000	0.16%, min. HUF 273, max. HUF 6,537	up to EUR 1159: 0.28%, min. HUF 327, max. HUF 10,895 above EUR 1159: 0.22%, min. HUF 327, max. HUF 10,895	0.16%, min. HUF 273, max. HUF 6,537
	and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000				
Conversion fee	0.22%, max. EUR 140.22	0.22%, max. EUR 140.22	0.22%, max. EUR 140.22	0.22%, max. EUR 140.22	0.22%, max. EUR 140.22
Priority fee – in case of extra urgent orders ⁹	0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89

* The promotion is valid until 01/01/2021, which means it is applied at the last time to the account maintenance fee credited in January 2021.

** The promotion is valid until 01/01/2021, which means it is applied at the last time to the account maintenance fee credited in January 2021.

***The promotion is valid until 31/12/2020.

5.2. In case of not available Bank Accounts

5.2.1. Account packages with conditions

	FeeWaiver Package (not available after 13 rd April 2014)	Activity Package (not available after 13 rd April 2014)	FeeWaiver 2.0 Package (not available after 9 th August 2016)	FeeWaiver Plus Package (not available after 21 st July 2019)	Activity 2.0 Package (not available after 21 st July 2019)
Account maintenance³	in case of incoming fund of minimum HUF 120,000, in at the most two amounts ¹² : HUF 0/month/account	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard ⁵ : HUF 0/month/account	in case of incoming fund of minimum HUF 120,000, in at the most two amounts: ¹² HUF 0/month/account	in case of incoming fund of minimum HUF 150,000, in at the most two amounts: ¹³ HUF 0/month/account	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard: ⁵ HUF 0/month/account
	If the condition mentioned above is not fulfilled: HUF 1,224/month/account	If the conditions mentioned above are not fulfilled: HUF 1,147/month/account	If the condition mentioned above is not fulfilled: HUF 1,515/month/account	If the condition mentioned above is not fulfilled: HUF 2,168/month/account	If the conditions mentioned above are not fulfilled: HUF 1,405/month/account
Crediting HUF items					
From Banks	free of charge	free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
Sending money within Hungary in HUF [Ad hoc payment orders]^{3,7}					
In-Bank transfer between the customer's own accounts ⁹	free of charge	free of charge	free of charge	free of charge	free of charge

		FeeWaiver Package (not available after 13 rd April 2014)	Activity Package (not available after 13 rd April 2014)	FeeWaiver 2.0 Package (not available after 9 th August 2016)	FeeWaiver Plus Package (not available after 21 st July 2019)	Activity 2.0 Package (not available after 21 st July 2019)
at branch	in-Bank	0.28%, min. HUF 393, max. HUF 8,018	0.33%, min. HUF 529, max. HUF 13,327	0.33%, min. HUF 529, max. HUF 16,343	0.43%, min. HUF 652, max. HUF 11,081	0.33%, min. HUF 529, max. HUF 16,343
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
	interbank	0.33%, min. HUF 393, max. HUF 8,018	0.38%, min. HUF 529, max. HUF 13,327	0.38%, min. HUF 637, max. HUF 16,343	0.77%, min. HUF 765, max. HUF 11,081	0.38%, min. HUF 637, max. HUF 16,343
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
in Raiffeisen Direkt	in Bank	0.16%, min. HUF 193, max. HUF 5,321	0.16%, min. HUF 193, max. HUF 5,321	0.16%, min. HUF 273, max. HUF 10,895	0.16%, min. HUF 321, max. HUF 6,094	0.16%, min. HUF 273, max. HUF 10,895
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
	interbank	0.22%, min. HUF 260, max. HUF 5,321	0.22%, min. HUF 260, max. HUF 5,321	0.22%, min. HUF 327, max. HUF 10,895	0.33%, min. HUF 433, max. HUF 6,094	0.22%, min. HUF 327, max. HUF 10,895
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
via Raiffeisen DirektNet, myRaiffeisenen ^o	in-Bank	free of charge	free of charge	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	Free of charge up to HUF 100,000 in total, above HUF 100,000 in-Bank: 0.05%, min. HUF 168, max. HUF 6,094 interbank: 0.16%, min. HUF 321, max. HUF 6,094	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000
	interbank	free of charge	free of charge	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	and in all the two cases for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000
Transfer of positive account balance in bank account switching process	interbank	0.33%, min. HUF 393, max. HUF 8,018	0.38%, min. HUF 529, max. HUF 13,327	0.38%, min. HUF 637, max. HUF 16,343	0.77%, min. HUF 765, max. HUF 11,081	0.38%, min. HUF 637, max. HUF 16,343
		and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000				
Standing order [Standing payment orders]^{3,7,11}						
In-Bank transfer between the customer's own accounts [Standing payment orders] ^o		free of charge	free of charge	free of charge	free of charge	free of charge

	FeeWaiver Package (not available after 13 rd April 2014)	Activity Package (not available after 13 rd April 2014)	FeeWaiver 2.0 Package (not available after 9 th August 2016)	FeeWaiver Plus Package (not available after 21 st July 2019)	Activity 2.0 Package (not available after 21 st July 2019)	
at branch ¹⁰	0.082%, min. HUF 87, max. HUF 7,695	0.10%, min. HUF 118, max. HUF 12,816	0.16%, min. HUF 219, max. HUF 13,074	0.43%, min. HUF 652, max. HUF 11,081	0.16%, min. HUF 219, max. HUF 13,074	
and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000						
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen ⁹	free of charge	free of charge	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	0.16%, min. HUF 321, max. HUF 6,094 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	
Direct debit [Payment of utility bills with limit monitoring (direct debit)]^{3,11}						
at branch ¹⁰	free of charge	free of charge	free of charge	free of charge	free of charge	
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen ⁹	free of charge	free of charge	free of charge	free of charge	free of charge	
Sending money in euro (SEPA) [SEPA Credit Transfer]³ EUR payment to abroad, to Single Euro Payment Area						
Standard fee	at branch	up to EUR 1104: 0.33%, min. HUF 393, max. HUF 8,018 above EUR 1104: 0.22%, min. HUF 393, max. HUF 8,018	up to EUR 1015: 0.38%, min. HUF 529, max. HUF 13,327 above EUR 1015: 0.22%, min. HUF 529, max. HUF 13,327	up to EUR 1015: 0.38%, min. HUF 637, max. HUF 16,343 above EUR 1015: 0.22%, min. HUF 637, max. HUF 16,343	up to EUR 620: 0.77%, min. HUF 765, max. HUF 11,081 above EUR 620: 0.22%, min. HUF 765, max. HUF 11,081	up to EUR 1015: 0.38%, min. HUF 637, max. HUF 16,343 above EUR 1015: 0.22%, min. HUF 637, max. HUF 16,343
		and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000				
	in Raiffeisen Direkt	0.22%, min. HUF 260, max. HUF 5,321	0.22%, min. HUF 260, max. HUF 5,321	0.22%, min. HUF 327, max. HUF 10,895	up to EUR 1104: 0.33%, min. HUF 433, max. HUF 6,094 above EUR 1104: 0.22%, min. HUF 433, max. HUF 6,094	0.22%, min. HUF 327, max. HUF 10,895
and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000						

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		FeeWaiver Package (not available after 13 rd April 2014)	Activity Package (not available after 13 rd April 2014)	FeeWaiver 2.0 Package (not available after 9 th August 2016)	FeeWaiver Plus Package (not available after 21 st July 2019)	Activity 2.0 Package (not available after 21 st July 2019)
	via Raiffeisen DirektNet, myRaiffeisen	free of charge	free of charge	for the portion exceeding equivalent amount of HUF 20,000, 0.3%, max. HUF 6,000	0.16%, min. HUF 322, max. HUF 6,094 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000	for the portion exceeding equivalent amount of HUF 20,000, 0.3%, max. HUF 6,000
Conversion fee		0.22%, max. EUR 140.22	0.22%, max. EUR 140.22	0.22%, max. EUR 140.22	0.22%, max. EUR 140.22	0.22%, max. EUR 140.22
Priority fee – in case of extra urgent orders ⁹		0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89

5.2.2. Account packages without conditions

		Dynamic Package (not available after 7 th May 2012)	Menza Student Account (not available after 7 th May 2012)	Everyday Package (not available after 13 rd April 2014)	Base Package (not available after 26 th October 2014)
Account maintenance ³		HUF 886 / month/account	HUF 59/month/account	HUF 417/ month/account	free of charge
Crediting HUF items					
From Banks		free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
Sending money within Hungary in HUF [Ad hoc payment orders] ^{3,7}					
In-Bank transfer between the customer's own accounts (Ad hoc and standing payment orders) ⁹		free of charge	free of charge	free of charge	free of charge
at branch	in-Bank	0.28%, min. HUF 393, max. HUF 8,018	0.28%, min. HUF 393, max. HUF 8,018	0.28%, min. HUF 393, max. HUF 8,018	0.33%, min. HUF 529, max. HUF 13,327
		and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000			
	interbank	0.33%, min. HUF 393, max. HUF 8,018	0.33%, min. HUF 393, max. HUF 8,018	0.33%, min. HUF 393, max. HUF 8,018	0.38%, min. HUF 529, max. HUF 13,327
		and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000			
in Raiffeisen Direkt	in Bank	free of charge	free of charge	0.16%, min. HUF 193, max. HUF 5,321	0.28%, min HUF 260, max HUF 5,970
		free of charge	free of charge	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	
	interbank	free of charge	free of charge	0.22%, min. HUF 260, max. HUF 5,321	0.33%, min. HUF 260, max. HUF 5,970
		free of charge	free of charge	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	
via Raiffeisen DirektNet, myRaiffeisen ⁹	in-Bank	free of charge	free of charge	free of charge	0.22%, min HUF 193, max HUF 5,970 + 0.3%, max. HUF 6,000 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000

		Dynamic Package (not available after 7 th May 2012)	Menza Student Account (not available after 7 th May 2012)	Everyday Package (not available after 13 rd April 2014)	Base Package (not available after 26 th October 2014)
	interbank	free of charge	free of charge	0.16%, min. HUF 193, max. HUF 5,321 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	0.28%, min HUF 260, max HUF 5,970 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	interbank	0.33%, min. HUF 393, max. HUF 8,018	0.33%, min. HUF 393, max. HUF 8,018	0.33%, min. HUF 393, max. HUF 8,018	0.38%, min. HUF 529, max. HUF 13,327
		and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000			
Standing order [Standing payment orders]^{3,7,11}					
In-Bank transfer between the customer's own accounts [Standing payment orders]⁹		free of charge	free of charge	free of charge	free of charge
at branch ¹⁰		0.082%, min. HUF 87, max. HUF 7,695	0.082%, min. HUF 87, max. HUF 7,695	0.082%, min. HUF 87, max. HUF 7,695	0.10%, min. HUF 118, max. HUF 12,816
and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen ⁹		free of charge	free of charge	free of charge	0.10%, min. HUF 118, max. HUF 12,816 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000
Direct debit [Payment of utility bills with limit monitoring (direct debit)]^{3,11}					
at branch ¹⁰		free of charge	free of charge	free of charge	HUF 159/item
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen ⁹		free of charge	free of charge	free of charge	free of charge

		Dynamic Package (not available after 7 th May 2012)	Menza Student Account (not available after 7 th May 2012)	Everyday Package (not available after 13 rd April 2014)	Base Package (not available after 26 th October 2014)	
Sending money in euro (SEPA) [SEPA Credit Transfer]³ EUR payment to abroad, to Single Euro Payment Area						
Standard fee	at branch	up to EUR 1104: 0.33%, min. HUF 393, max. HUF 8,018 above EUR 1104: 0.22%, min. HUF 393, max. HUF 8,018	up to EUR 1104: 0.33% min. HUF 393, max. HUF 8,018 above EUR 1104: 0.22% min. HUF 393, max. HUF 8,018	up to EUR 1104: 0.33%, min. HUF 393, max. HUF 8,018 above EUR 1104: 0.22%, min. HUF 393, max. HUF 8,018	up to EUR 1015: 0.38%, min. HUF 529, max. HUF 13,327 above EUR 1015: 0.22%, min. HUF 529, max. HUF 13,327	
		and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000				
	in Raiffeisen Direkt	free of charge	free of charge	free of charge	0.22%, min. HUF 260, max. HUF 5,321	up to EUR 1104: 0.33%, min. HUF 260, max. HUF 5,970 above EUR 1104: 0.22%, min. HUF 260, max. HUF 5,970
					and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000	
	via Raiffeisen DirektNet, myRaiffeisen	free of charge	free of charge	free of charge	0.16%, min. HUF 193, max. HUF 5,321	up to EUR 1159: 0.28%, min. HUF 260, max. HUF 5,970 above EUR 1159: 0.22%, min. HUF 260, max. HUF 5,970
					and for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000	
Conversion fee		0.22%, max. EUR 140.22	0.22%, max. EUR 140.22	0.22%, max. EUR 140.22	0.22%, max. EUR 140.22	
Priority fee – in case of extra urgent orders ⁹		0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89	0.55%, min. EUR 6.02 EUR, max. EUR 353.89	

5.3 In case of special HUF account with higher deposit insurance

Account maintenance³	Promotional fee: free of charge* Standard fee: HUF 652
Account closing fee	free of charge
Sending money within Hungary in HUF [In-Bank transfer between the customer's own accounts (Ad hoc payment orders)]	free of charge

* The promotion is valid until 31st December 2020. The promotional fee is valid for accounts which will be opened during the promotional period.

5.4 Fees and commissions of Debt Repayment and Living Expenses Accounts

Fees and commissions of Debt Repayment and Living Expenses Accounts	With the conditions of the Raiffeisen Everyday 2.0 account package applied
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In the scope of the debt settlement procedure, on the basis of a cooperation agreement between the family asset manager and the debtor, Raiffeisen Bank opens accounts called Debt Repayment and Living Expenses Accounts for its customers. The Bank opens the Debt Repayment and Living Expenses Accounts as new payment accounts for the customers. An existing retail bank account may not be transformed into a Debt Repayment and/or Living Expenses Account.

5.5 Other fees and commissions of available and not available Bank account kept in HUF

Changing fee package^{3,14}	Promotional fee until 31.12.2020: HUF 0 Standard fee: HUF 2,553
Changing fee package from Base package	free of charge
Changing fee package from Base 2.0 package³	Promotional fee: 0 Ft Standard fee: HUF 2,553*
Account closing fee It shall be charged in respect of HUF bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. ¹⁵ The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
Cancellation¹⁶ of ad hoc or standing payment orders and direct debit payments	free of charge
Recalling ad hoc or standing order payments³	HUF 1.761/item
Payment request³	
Initiation	Promotional fee till 31.12.2020 HUF 0/pcs Standard fee HUF 50/pcs
Reception / deletion	HUF 0
Incoming payment request deletion (Standard deletion)	Promotional fee till 31.12.2020 HUF 0/pcs Standard fee HUF 1500/pcs
Reactivation after standard deletion	Promotional fee till 31.12.2020 HUF 0/pcs Standard fee HUF 1500/pcs
Crediting of foreign currency amounts [Crediting FCY items]³	
Standard fee	free of charge
Conversion fee	0.22%, min. EUR 6.09, max. EUR 634.27
Sending money in other currencies [Ad hoc payment orders from HUF account in FCY between own accounts]³	
Standard fee	free of charge
Conversion fee	0.22%, min. EUR 6.09, max. EUR 211.42
Priority fee – in case of urgent orders ⁹	0.27%, min. EUR 6.02, max. EUR 350.87

Priority fee – in case of extra urgent orders ^{9**}	0.43%, min. EUR 6.02, max. EUR 422.84
Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR ad hoc payment orders from HUF account in EUR between own accounts³	
Standard fee	free of charge
Conversion fee	0.22%, min. EUR 6.09, max. EUR 634.27
Sending money in other currencies [Ad hoc payment orders from HUF account in FCY]^{3,7,9}	
In Bank	
Standard fee	0.16%, min. EUR 4.35, max. EUR 151.03 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Conversion fee	0.06%, min. EUR 1.74, max. EUR 60.42
Priority fee – in case of urgent orders ⁹	0.27%, min. EUR 6.02, max. EUR 350.91
Priority fee – in case of extra urgent orders ^{9**}	0.43%, min. EUR 6.02, max. EUR 422.89
Interbank	
Standard fee	0.22%, min. EUR 3.05, max. EUR 140.22 portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Conversion fee	0.22%, min. EUR 3.05, max. EUR 140.22
Priority fee – in case of urgent orders ⁹	0.33%, min. EUR 6.02, max. EUR 274.30
Priority fee – in case of extra urgent orders ^{9**}	0.55%, min. EUR 6.02, max. EUR 353.89
Sending money in euro (SEPA) [SEPA Credit Transfer]³	
In Bank	
Standard fee	0.16%, min. EUR 4.35, max. EUR 453.09 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Conversion fee	0.06%, min. EUR 1.74, max. EUR 181.24
Domestic EUR payment	
Standard fee	0.22%, min. EUR 3.05, max. EUR 140.22 portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Conversion fee	0.22%, min. EUR 3.05, max. EUR 140.22
Priority fee – in case of urgent orders ⁹	0.55%, min. EUR 6.02, max. EUR 353.89
Ad hoc payment orders from HUF account in HUF to another country^{3,9}	
Standard fee	0.22%, min. EUR 3.05, max. EUR 140.22 portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Conversion fee	0.11%, min. EUR 9.07, max. EUR 494.11
Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee^{17,9}	EUR 5.01

Direct debit [SEPA DD Core Direct Debit]^{3,9}	
Direct debit – with conversion ³	0.98%, min. EUR 12.11, max. EUR 634.33 + 0.3%, max. HUF 6,000
SEPA DD Core direct debit limiting statement set/modification/cancellation^{3,9}	HUF 2,186
Forbidding the execution of a direct debit^{3,9}	Free of charge
Refund of paid direct debit^{3,9}	HUF 1,761

⁹ This promotion is valid till 31st December 2020. The promotional fee is valid for fee package changes which happen during the promotional period.

^{**} 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.

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

6. Fees and commissions of Raiffeisen Bank Account kept in foreign currency

6.1. In case of standard Bank Account kept in foreign currency

Account opening	free of charge
Account maintenance	free of charge
Account closing fee It shall be charged in respect of foreign currency bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. ¹⁵ The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000

Crediting of foreign currency amounts [Credit in Bank Account kept in FCY]	
Standard fee	free of charge
Conversion fee ³	0.22%, min. EUR 6.09, max EUR 634.27
Sending money in other currencies [Ad hoc payment order in FCY or in HUF between own accounts]³	
Without conversion	
Standard fee	free of charge
With conversion	
Standard fee	free of charge
Conversion fee	0.22%, min. EUR 6.09, max. EUR 211.42
Priority fee – in case of urgent orders ⁹	0.27%, min. EUR 6.02, max. EUR 350.87
Priority fee – in case of extra urgent orders ^{9**}	0.43%, min. EUR 6.02, max. EUR 422.84
Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR between own accounts³	
Without conversion	
Standard fee	free of charge
With conversion	
Standard fee	free of charge
Conversion fee	0.22%, min. EUR 6.09, max. EUR 211.42
Priority fee – in case of urgent orders ⁹	0.27%, min. EUR 6.02, max. 350.87
Priority fee – in case of extra urgent orders ^{9**}	0.43%, min. EUR 6.02, max. 422.84
Sending money in other currencies and Sending money within Hungary in HUF [Ad hoc payment order in FCY or in HUF]^{3,7,9}	
In Bank	
Without conversion	
Standard fee	0.16%, min. EUR 4.35, max. EUR 151.03 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
With conversion	
Standard fee	0.16%, min. EUR 4.35 max. EUR 151.03 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Conversion fee	0.06 %, min. EUR 1.74 max. EUR 60.42
Priority fee – in case of urgent orders ⁹	0.27%, min. EUR 6.02, max. EUR 350.91
Priority fee – in case of extra urgent orders ^{9**}	0.43%, min. EUR 6.02, max. EUR 422.89
Interbank	
Without conversion	
Standard fee	0.22%, min. EUR 3.05, max. EUR 140.22 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Urgent (T, only in USD, GBP, EUR, HUF)	0.11%, min. EUR 9.07, max. EUR 494.11
With conversion	
Standard fee	0.22%, min. EUR 3.05, max. EUR 140.22 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Conversion fee	0.22%, min. EUR 3.05, max. EUR 140.22
Priority fee – in case of urgent orders ⁹	0.33%, min. EUR 6.02, max. EUR 274.30
Priority fee – in case of extra urgent orders ^{9**}	0.55%, min. EUR 6.02, max. EUR EUR 353.89
Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR in Bank³	
Without conversion	

Standard fee	0.16%, min. EUR 4.35, max. EUR 151.03 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000	
With conversion		
Standard fee	0.16%, min. EUR 4.35, max. EUR 151.03 és 20.000 Ft-nak megfelelő összeg feletti részre további + 0,3%, max. 6000 Ft	
Conversion fee	0.06 %, min. EUR 1.74, max. EUR 60.42	
Priority fee – in case of urgent orders ⁹	0.27%, min. EUR 6.02, max. EUR 350.91	
Priority fee – in case of extra urgent orders ^{9**}	0.43%, min. EUR 6.02, max. EUR 422.89	
Domestic EUR payment		
Without conversion		
Standard fee	0.22%, min. EUR 3.05, max. EUR 140.22 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000	
Priority fee – in case of extra urgent orders ^{9**}	0.11%, min. EUR 9.07, max. EUR 494.11	
With conversion		
Standard fee	0.22%, min. EUR 3.05, max. EUR 140.22 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000	
Conversion fee	0,22%, min. EUR 3.05 max. EUR 140.22	
Priority fee – in case of urgent orders ⁹	0.33%, min. EUR 6.02, max. EUR 274.30	
Priority fee – in case of extra urgent orders ^{9**}	0.55%, min. EUR 6.02, max. EUR 353.89	
EUR payment to abroad, to Single Euro Payment Area		
Without conversion		
Standard fee	at branch	up to EUR 1054: 0.38%, min. HUF 637, max. HUF 16,343 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 above EUR 1054: 0.22%, min. HUF 637, max. HUF 16,343 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
	in Raiffeisen Direkt	0.22%, min. HUF 327, max. HUF 10,895 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
	via Raiffeisen DirektNet, myRaiffeisen	0.16%, min. HUF 273, max. HUF 6,537 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Priority fee – in case of extra urgent orders ⁹	0.11%, min. EUR 6,02, max. EUR 218	
With conversion		
Standard fee	at branch	up to EUR 1054: 0.38%, min. HUF 637, max. HUF 16,343 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000 above EUR 1054: 0.22%, min. HUF 637, max. HUF 16,343 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
	in Raiffeisen Direkt	0.22%, min. HUF 327, max. HUF 10,895 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
	via Raiffeisen DirektNet, myRaiffeisen	0.16%, min. HUF 273, max. HUF 6,537 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Conversion fee	0.22%, max. EUR 140,22	
Priority fee – in case of urgent orders ⁹	0.33%, min. EUR 6,02, max. EUR 274,30	
Priority fee – in case of extra urgent orders ^{9**}	0.55%, min. EUR 6,02, max. EUR 353.89	
With Special FCY exchange conversion¹⁸		
Free of charge		
Sending money within Hungary in HUF [Transfer of positive account balance in bank account switching process (Standard fee)]³		0.22%, min. EUR 6,09, max EUR 634.33 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee¹⁷		EUR 5.01
Direct debit [SEPA DD Core Direct Debit]^{3,9}		
Direct debit – without conversion ³	0.33%, min. EUR 12,11, max. EUR 634.33 + 0,3%, max. HUF 6,000	
Direct debit – with conversion ³	0.98%, min. EUR 12,11, max. EUR 634.33 + 0,3%, max. HUF 6,000	

SEPA DD Core direct debit limiting statement set/modification/cancellation^{3,9}	HUF 2,186
Forbidding the execution of a direct debit^{3,9}	Free of charge
Refund of paid direct debit^{3,9}	HUF 1,761
Conversion	
Exchange rate	FX buying/selling rate*
The conversion fee shall be debited promptly when incurred. Fees and commissions are calculated through EUR.	
Payment request³	
Initiation (not available at the present)	Promotional fee till 31.12.2020 HUF 0/pcs Standard fee HUF 50/pcs
Reception / deletion (not available at the present)	HUF 0
Incoming payment request deletion (Standard deletion)	Promotional fee till 31.12.2020 HUF 0/pcs Standard fee HUF 1,500/pcs
Reactivation after standard deletion	Promotional fee till 31.12.2020 HUF 0/pcs Standard fee HUF 1,500/pcs

* The actual conversion rates are available at www.raiffeisen.hu or in the branches.

** 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.

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

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).

SEPA Credit transfer can be given only in EUR in the branches, at Raiffeisen Direkt or Raiffeisen DirektNet. The payment order will be executed by the bank as a SEPA Credit Transfer if the (1) beneficiary bank is able to take it, (2) you need to use "shared charges" (SHA) option and (3) when the IBAN number (international bank account number) and the country code of the beneficiary. No longer required the SWIFT/BIC identification number of the beneficiary bank on the payment order.

EUR payment orders can be submitted only as SEPA Credit Transfer to the EU countries, to EFTA countries.

6.2. In case of special account kept in foreign currency with higher deposit insurance

Account maintenance³	Promotional fee: free of charge* Standard fee: HUF 652
Account closing fee	free of charge
Sending money within Hungary in HUF [In-Bank transfer between the customer's own accounts (Ad hoc payment orders)]	free of charge

* The promotion is valid until 31st December 2020. The promotional fee is valid for accounts which will be opened during the promotional period.

7. Informations about payment orders and crediting

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.

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:

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		

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government decree about National Humanitarian Coordination Council, Bank reimburses to customer 0,3%, but max. HUF 6,000 of the transferred amount from the charged fee. The reimbursement will be fulfilled at latest last working day of the following month of the transaction on the concerned account.

Payment operation within European Economic Area (further: EEA) is that payment operation, in which the bank of the payer and the beneficiary or the only bank which executing the payment order, operating in the area of EEA.

Types of cost bearing:

SHA: the costs are shared between the payer (who pays the charges of its own bank) and the beneficiary (who pays any other bank charges: the charges of the intermediary bank and the beneficiary's bank)

OUR: the payer agrees to pay all the costs involved in the transaction

BEN: the beneficiary covers all the costs involved in the transaction

Cost-bearing options for payment transactions					
Outgoing		Currency			
		Without conversion			
		Forint	Euro	Other EEA	Non-EEA
Location of addressee	Domestic	SHA	SHA	SHA	SHA
	Non-domestic EEA	SHA	SHA	SHA	SHA
	non-EEA	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN

Cost-bearing options for payment transactions					
Outgoing		Currency			
		With conversion			
		Forint - Euro	Other EEA	EEA- non-EEA	non-EEA
Location of addressee	Domestic	SHA	SHA	SHA	SHA
	Non-domestic, but EEA	SHA	SHA	SHA	SHA
	non-EEA	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN

Priority = urgent: The Bank publishes, in its latest Terms and Conditions, the types of priority that may be specified in respect of the various individual currencies, and the execution procedure pertaining to the given currency and type of order (outgoing/internal/incoming, and within this, order involving conversion or not involving conversion).

Beyond the commissions specified in this List of Conditions, considered of non-EEA payment operations the customer is bound to pay all the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.

In case of foreign currency transfer with conversion the exchange rate available on the day of fulfillment can differ from the exchange rate available on the day of the order. The foreign currency transfer with conversion will be executed in the case the amount available on the customer's bank account is greater with 2% than the amount to be transferred calculated with the exchange rate available on the day prior of the order's fulfillment.

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).

SEPA Credit transfer can be given only in EUR in the branches, at Raiffeisen Direkt or Raiffeisen DirektNet. The payment order will be executed by the bank as a SEPA Credit Transfer if the (1) beneficiary bank is able to take it, (2) you need to use "shared charges" (SHA) option and (3) when the IBAN number (international bank account number) and the country code of the beneficiary. No longer required the SWIFT/BIC identification number of the beneficiary bank on the payment order.

EUR payment orders can be submitted only as SEPA Credit Transfer to the EU countries, to EFTA countries.

If the elements of a certain fee or commission are in different currency, than the fee or the commission is calculated according to the General Business Conditions Part 1 VII/7.12.

The commission of *transferring money in other currencies to and from abroad (including SEPA transfers)* is made up of the commission (as standard fee) and an additional conversion fee – in case of conversion, and an additional priority fee – in case of urgent and extra urgent orders.

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	payment account number/IBAN (or unique transaction identifier (ÚTI [*])) name address (official personal document number, customer identification number, date and place of birth)
Payee	payment account number/IBAN (or unique transaction identifier (ÚTI [*])) 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.

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

The bank rejects receiving and executing HUF transfers below HUF 5 which were initiated to a bank account kept in foreign currency or crediting HUF transfers below HUF 5 if those were initiated from another Bank to a Raiffeisen bank account kept in foreign currency, as ungrantable transactions with too low amount.

8. Common fees and commissions of Raiffeisen Bank Account

	fee/commission	debit
Fee of bank account switching³ Fees for transfer of positive account balance in bank account switching process are listed in points 5.1, 5.2 és 6.1 of the present List of Conditions, account closing fees are listed in points 5.4 and 6.1 of the present List of Conditions.	Promotional fee: 0 Ft * Standard fee: HUF 1,639	
Distraint	free of charge	
Order (modification of order**) concerning event of death ³	HUF 1,216	promptly
Account statements, deposit and credit advices³	free of charge	
Electronic account statement	free of charge	
Paper based statement with pick-up at branch	free of charge	
Paper based statement mailed to the customer's notification address in Feewinner, Activity 3.0, FeeWaiver 2.0, Activity 2.0 and Everyday 2.0, Base 2.0 and Basic Account^{3,19}	HUF 109/statement	promptly
Paper based statement mailed to the customer's notification address in FeeWaiver Plus, FeeWaiver and Activity packages¹⁹	HUF 100/statement	promptly
Issue of certificates for the customer [Duplicates of statements and advices]³		
for the last 12months (For electronic statement holder customers)	Free of charge	
for the last 12months (For paper based statement holder customers)	HUF 1,276/statement or advice	promptly
for the period before the last 12 months	HUF 2,553	promptly
Printout of transaction history³		
at branch – fee of printout of one month's transaction history	HUF 1,276	promptly
at branch – fee of printout of transaction history for more than one year period	HUF 2,553	promptly
in Raiffeisen Direct	free of charge	
Issue of certificates for the customer [Certification of available balance]/[Other certificates issued by the Bank]^{20, 21} / [Fees of other notifications]³	HUF 1,269	promptly

Collection fee^{3 ***}	HUF 4,150	promptly
Dunning letter fee	HUF 206/letter	promptly
Data supply from Central Credit Bureau³	free of charge	
Handling of Secondary Account Identifier³		
Registration****	Promotional fee till 2020.12.31 HUF 0/pc Standard fee HUF 500/pc	promptly
Deletion	Promotional fee till 2020.12.31 HUF 0/pc Standard fee HUF 500/pc	promptly
Yearly confirmation	Promotional fee till 2020.12.31 HUF 0/pc Standard fee HUF 500/pc	promptly

* The promotion is valid for bank account switching orders accepted by the Bank until 31st December 2020.

**Modification of order concerning event of death means the withdrawal of order with giving a new order concerning event of death.

*** This fee will be applied and debited: a.) when the customer submits the same request regarding the application for data report, migration or handling within the last 365 days since the last submission. With a promotional nature, in the case above the fee will not be debited until 31 December 2020. b.) if a Customer to whom the statement of fees has been sent electronically only files a request for a second (paper-based) duplicate copy of the statement of fees c) if a Customer to whom the statement of fees has been sent on paper, files a request for a first (paper-based) duplicate copy of the statement of fees d) in the case of confirmatory certification, if the customer requests a paper-based statement of account to be signed by authorized signatories

**** This fee applies also in case of secondary account identifier modification, when a previously registered secondary account identifier is being deleted – in this case free of charge - and a new one is registered immediately.

To require electronic account statement customer must also have Raiffeisen DirektNet access.

9. Available Insurances

Conditions for customers contracted after 15th April 2016

Raiffeisen Care II.	Standard	Standard family	Top	Top family	Premium	Premium family
Fee of service - monthly	HUF 499 / month	HUF 998 / month	HUF 1.299 Ft / month	HUF 2.598 / month	HUF 3.990 / month	HUF 7.980 / month

Risk factor	Insurance sum					
Term life insurance	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 7,500,000	HUF 7,500,000
Accidental death	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 10,000,000	HUF 10,000,000
Accidental disability (50-100%)	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 5,000,000	HUF 5,000,000
Disability due to any reason (from 70%)	-	-	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Dread diseases	-	-	HUF 500,000	HUF 500,000	HUF 500,000	HUF 500,000
Lump sum allowance for sick leave over 28 days due to any reason	-	-	HUF 50,000	HUF 50,000	HUF 50,000	HUF 50,000
Lump sum allowance for surgery due to accident					HUF 500,000	HUF 500,000
Emergency rescue/transport					HUF 1,000,000	HUF 1,000,000
Burn injuries					HUF 500,000	HUF 500,000

In case of Standard family/Top family/Premium family insurance, the following persons could be insured:

- the insured and his/her spouse or partner between age 18 and 65; and
- their (own, adopted, step- or foster) children (maximum 3), between age 1 and 18.

For more conditions and information, please find in Raiffeisen Care II. life, accident and health group insurance conditions.

Conditions for customers contracted before 14th April 2016 and after 6th February 2015

Raiffeisen Care II.	Standard	Standard family	Plus	Plus family	Top	Top family
Fee of service - monthly	HUF 499 / month	HUF 998 / month	HUF 799 / month	HUF 1.598 / month	HUF 1.299 Ft / month	HUF 2.598 / month

Risk factor	Insurance sum					
Term life insurance	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000

Accidental death	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000
Accidental disability (50-100%)	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 2,000,000	HUF 2,000,000
Disability due to any reason (from 70%)	-	-	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Dread diseases	-	-	-	-	HUF 500,000	HUF 500,000
Lump sum for sick leave over 28 days due to any reason	-	-	-	-	HUF 50,000	HUF 50,000

Conditions for customers contracted before 6th February 2015 and after 14th March 2014

	Raiffeisen Care Basic	Raiffeisen Care Plus	Raiffeisen Care Extra
Fee of service - monthly	HUF 299 /month	HUF 399 /month	HUF 599 /month
Risk factor	Insurance sum		
Death		HUF 500,000	HUF 750,000
Accidental death	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Permanent disability in consequence of an accident	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Disability pension classified in category I or II		HUF 500,000	HUF 1,000,000

Conditions for customers contracted before 15th March 2014

	Raiffeisen Care Basic	Raiffeisen Care Plus	Raiffeisen Care Extra
Fee of service - monthly	HUF 299 /month	HUF 399 /month	HUF 599 /month
- quarter-yearly	HUF 897 /quarter-year	HUF 1,197 /quarter-year	HUF 1,797 /quarter-year
- half-yearly	HUF 1,794 /half-year	HUF 2,394 /half-year	HUF 3,594 /half-year
- yearly	HUF 3,588 /year	HUF 4,788 /year	HUF 7,188 /year
Risk factor	Insurance sum		
Death		HUF 500,000	HUF 750,000
Accidental death	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Permanent disability in consequence of an accident	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Disability pension classified in category I or II		HUF 500,000	HUF 1,000,000

Conditions for every customers

Raiffeisen Care Insurance is available at Raiffeisen branches and via Raiffeisen Direkt.

The insurance service fee is debited in HUF. If the Insurance stands behind FCY account, the HUF denominated fee will be debited on the FCY account in FCY. The FCY amount is calculated using the retail middle exchange rate defined at 14:30 p.m., effective on the day of the fee charged.

The insurance fee is defined in HUF, so the calculated and debited FCY amounts may differ due to the variability of the exchange rate.

Raiffeisen Protection – Accident Insurance

Raiffeisen Protection – Accident Insurance Insurance packages				
Insurance package name	BASIC Individual	BASIC Family	TOP Individual	TOP Family
Insurance premium (HUF) /month	HUF 840	HUF 1.990	HUF 2.490	HUF 5.990
Risk factor	Insurance sum (HUF)			
Accidental death	HUF 8 000 000	HUF 8 000 000	HUF 20 000 000	HUF 20 000 000
Accidental disability (maximum amount depending on the degree of the long-term or permanent harm and the respective compensation)	HUF 8 000 000	HUF 8 000 000	HUF 20 000 000	HUF 20 000 000
Accidental operation cost refund	-	-	HUF 300 000	HUF 300 000
Accidental fracture	HUF 15 000	HUF 15 000	HUF 30 000	HUF 30 000
Death	HUF 100 000	HUF 100 000	HUF 100 000	HUF 100 000
Hospital – accidental – daily allowance	-	-	HUF 15 000	HUF 15 000
7/24 assist call centre	free	free	free	free

If Raiffeisen Protection Accident Insurance is chosen, the following may become insured persons:

- the Principal Insured, who is an account holder aged 18 to 65;
- in case of Family Package, Other Insureds besides the Principal Insured are the Principal Insured's spouse or (registered or unregistered) partner aged 18 to 70, and their children under 18 years of age over whom they jointly or severally exercise legal representation.

For further terms and conditions please consult the General and Special Insurance Terms & Conditions of "Raiffeisen Protection Accident Insurance", a group life insurance product with supplemental accident insurance.

You may apply for Raiffeisen Protection Accident Insurance on the phone (distance selling via call center).

Insurance premium will be debited in HUF to the account associated with the insurance. If the insurance is linked to a foreign currency account, and the premium is debited to such account, the amount of the premium (denominated in HUF) will be converted into the relevant foreign currency at the foreign exchange mid rate quoted by the Bank at 14:30 p.m. on the due date of payment.

As insurance premium is denominated in HUF, and the exchange rate applied is variable, if the premium is settled from a foreign currency account the amounts converted into the relevant currency on the different dues dates may differ from one another.

Raiffeisen Assistant – Household assistance service

Raiffeisen Assistant – Household assistance service is not available from 1st February 2013.

	Raiffeisen Assistant
Cost of service - monthly	HUF 599 /month
- quarter-yearly	HUF 1,797 /quarter-year
- half-yearly	HUF 3,594 /half-year
- yearly	HUF 7,188 /year

The insurance service fee is debited in HUF. If the Insurance stands behind FCY account, the HUF denominated fee will be debited on the FCY account in FCY. The FCY amount is calculated using the retail middle exchange rate defined at 14:30 p.m., effective on the day of the fee charged.

The insurance fee is defined in HUF, so the calculated and debited FCY amounts may differ due to the variability of the exchange rate.

10. Cut-off times connected to account management, orders, applications

Opening time for receiving payment orders:

Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen ⁹
Beginning of opening hours	7:00 a.m.	7:00 a.m. In case of special FCY exchange conversion: 8:00 In case of transfers qualified as in-bank instant credit transfer or instant credit transfer and early withdrawal of time deposit: 0:00	7:00 a.m. In case of transfers qualified as in-bank instant credit transfer or instant credit transfers and early withdrawal of time deposit: 0:00

T day: day of the processing.

The Bank assumes the same day (T) receipt and processing of orders arrived until the deadlines shown in the next table below. In case of HUF orders the processing is assumed according to the table in chapter 11. and in case of FCY orders the processing is assumed according to the table in chapter 12. In case of orders arriving after the deadlines, the Bank consider these as receipted on the next working day.

If the order is given in the branch the deadlines can be different than showed in the table below according to the opening hours.

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen ⁹
In-Bank transfers between the customers own accounts if it is not qualified as an in-bank instant credit transfer (from HUF account, in HUF)	4:00 p.m.	5:00 p.m.	5:00 p.m.	5:00 p.m.
In-Bank transfers between the customers own accounts if it is qualified as an in-bank instant credit transfer (from HUF account, in HUF)	-	-	12:00 p.m.	12:00 p.m.
Ad hoc payment orders:				
in-Bank	4:00 p.m.	5:00 p.m.	5:00 p.m.	5:00 p.m.
interbank	4:00 p.m.	4:30 p.m.	4:30 p.m.	4:30 p.m.
payment orders qualified as in-bank instant credit transfer	-	-	12:00 p.m.	12:00 p.m.
payment orders qualified as instant credit transfer	-	-	12:00 p.m.	12:00 p.m.
Standing payment orders	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	-
Modification and cancellation of standing payment orders	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 5:00 p.m. ²²	-

Recalling ad hoc, or standing order HUF payments*	3:00 p.m.	4:00 p.m.	-	-
Time deposit	4:00 p.m.	4:00 p.m.	5:00 p.m. ²²	-
Early withdrawal of time deposit	4:00 p.m.	4:00 p.m.	12:00 p.m.	-
Authorization for Payment of utility bills T+2 days ²³	4:00 p.m.	4:00 p.m.	-	-
Authorization for Payment of utility bills T+1 days ²³	-	-	5:00 p.m. ²²	-
Stop payment of utility bills (stop payment on direct debit)	by 4:00 p.m. on banking day preceding execution	by 4:00 p.m. on banking day preceding execution	by 12:00 p.m. on banking day preceding execution	-
In FCY				
FX transactions in-Bank with conversion	10:00 a.m.	12:00 a.m.	12:00 a.m.	-
FX transactions in-Bank without conversion	3:00 p.m.	3:30 p.m.	3:30 p.m.	-
FX transactions interbank with conversion	10:00 a.m.	12:00 a.m.	12:00 a.m.	-
FX transactions interbank without conversion	10:00 a.m.	12:00 a.m.	12:00 a.m.	-
Conversion	10:00 a.m.	12:00 a.m.	12:00 a.m.	-
Special FCY exchange conversion ¹⁸	-	-	6:00 p.m.	-
SEPA DD Core direct debit limiting statement set/modification /cancellation**	3:30 p.m.	-	-	-
Forbidding the execution of a SEPA DD Core direct debit	by 3:30 p.m. on banking day preceding execution	by 3:30 p.m. on banking day preceding execution	-	-
Refund of paid SEPA DD Core direct debit***	1:30 p.m.	-	-	-

The deadline of acceptance of individual orders and the end of the business day are the same.

In case of HUF transfers to be qualified as in-bank instant credit transfer (corresponding to GBC Chapter 1 Section 5.1.1/C) 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.

In case of HUF transfers to be qualified as instant credit transfer (corresponding to GBC Chapter 1 Section 5.1.1/A) the Bank ensures that the HUF amount of the payment transaction will be credited within 5 seconds to the account of the beneficiary's payment service provider.

The fulfillment of in-bank instant credit transfers and instant credit transfers takes place continuously on every calendar day.

* The deadline of giving order for recalling interbank HUF payments can be given latest until the 30th working day after the payment is executed. If the beneficiary has not declared about the recalled HUF transfer until the 60th working day after the recalled payment is executed, then the Bank will cancel the order. Recalling of in-bank instant credit transfer *and 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 cancel the order

** 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.

*** 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.

11. Execution of HUF payments in HUF

Incoming payments (credit)	Date of credit
Between own accounts if it is not qualified as an in-bank instant credit transfer	day of order
Between own accounts if it is qualified as an in-bank instant credit transfer	fortwith
In bank transfer if it is not qualified as an in-bank instant credit transfer	day of order

In bank transfer if it is qualified as an in-bank instant credit transfer	fortwith
Interbank transfer if it is not qualified as an instant credit transfer	day of crediting the Bank's account
Interbank transfer if it is qualified as an instant credit transfer	fortwith
Transfer (Hungarian Post)	day of crediting the Bank's account
VIBER transfer	In 2 hours after receiving the statement of the Hungarian National Bank

Outgoing payments (debit)

Debiting the principal account with the amount of order is on the day of processing the order.

The account of the recipient's financial provider is credited according to mentioned in the table below, if correct and complete order is received by the Bank:

	Branch (file on paper)	Raiffeisen Direkt (via phone)	Raiffeisen DirektNet (via internet)	myRaiffeisen ⁹
Ad-hoc payment orders in-Bank	Day of execution		Day of execution In case of in-bank instant credit transfer within 5 seconds after it was received	
Standing payment orders in-Bank	Day of execution		Day of execution	
Ad-hoc payment orders interbank	Day of execution		Day of execution In case of instant credit transfer within 5 seconds after it was received	
Standing payment orders interbank	Day of execution		Day of execution	

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

Information about execution of payments crediting (HUF ad hoc payment orders crediting on HUF accounts):

Order type	cut-off time	end-of-day closing time
HUF in-house account transfer / credit transfer orders	17:10 In case of in-bank instant credit transfer: 0 - 24:00	17:10 In case of in-bank instant credit transfer: 24:00
HUF incoming credit transfer orders	18:10 In case of instant credit transfer: 0 - 24:00	18:10 In case of instant credit transfer: 24:00

12. Execution of FX payments

In Bank transfer between own account (debit)		
Without conversion		
Normal	In key EEA ²⁴ currencies (GBP, EUR, HUF) In key other currencies (USD)	T day
	In standard EEA currencies (e.g. CZK, BGN) In standard other currencies (e.g. CAD)	T day
With conversion		
Normal	In key EEA currencies (GBP, EUR, HUF)*	T day
	In key other currencies (USD)	T day + 2 banking days
	In standard EEA currencies (e.g. CZK, BGN)*	T day
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day + 1 banking day
	In standard EEA currencies (e.g. CZK, BGN)*	-
	In standard other currencies (e.g. CAD)	T day + 1 banking day

Extra urgent	In key EEA currencies (GBP, EUR, HUF)*	-	
	In key other currencies (USD)	T day	
	In standard EEA currencies (e.g. CZK, BGN)*	-	
	In standard other currencies (e.g. CAD)	T day	
Outgoing FX payments (debit)			
Without conversion			
Normal	In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD)	T day + 1 banking days	
	In standard EEA currencies (e.g. CZK, BGN)	T day + 1 banking days	
	In standard other currencies (e.g. CAD)	T day + 2 banking days	
	Extra urgent	In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD)	T day
With conversion			
Normal	In key EEA currencies (GBP, EUR, HUF)*	T day + 1 banking day	
	In key other currencies (USD)	T day + 2 banking days	
	In standard EEA currencies (e.g. CZK, BGN)*	T day + 1 banking day	
	In standard other currencies (e.g. CAD)	T day + 2 banking days	
Urgent	In key EEA currencies (GBP, EUR, HUF)*	-	
	In key other currencies (USD)	T day + 1 banking days	
Extra urgent	In key EEA currencies (GBP, EUR, HUF)* In key other currencies (USD)	T day	
Incoming FX payments (credit)²⁵			
Without conversion			
Normal	In all currencies	T day	
With conversion			
Normal	In key EEA currencies (GBP, EUR, HUF)* In standard EEA currencies (e.g. CZK, BGN)* ²⁶	T day	
	In key other currencies (USD) In standard other currencies (e.g. CAD)	T day + 2 banking days	
	Urgent	In key EEA currencies (GBP, EUR, HUF)*	T day
		In key other currencies (USD)	T day + 1 banking days
Extra urgent	In key EEA currencies (GBP, EUR, HUF)*	T day	
	In key other currencies (USD)	T day	
In Bank FX payments (debit)			
Without conversion			
Normal	In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD)	T day	
	In standard EEA currencies (e.g. CZK, BGN)		
	In standard other currencies (e.g. CAD)	T day	
	With conversion		
Normal	In key EEA currencies (GBP, EUR, HUF)*	T day	
	In key other currencies (USD)	T day + 2 banking days	
	In standard EEA currencies (e.g. CZK, BGN)*	T day	
	In standard other currencies (e.g. CAD)	T day + 2 banking days	
Urgent	In key EEA currencies (GBP, EUR, HUF)*	-	
	In key other currencies (USD)	T day + 1 banking days	
	In standard EEA currencies (e.g. CZK, BGN)*	-	
	In standard other currencies (e.g. CAD)	T day + 1 banking days	
Extra urgent	In key EEA currencies (GBP, EUR, HUF)*	-	
	In key other currencies (USD)	T day	
	In standard EEA currencies (e.g. CZK, BGN)*	-	
	In standard other currencies (e.g. CAD)	T day	
SEPA direct debit (execution)			
	Without conversion	T day	
	With conversion	T day	

*If the two currencies in the conversion are both EEA currencies.

In case of debiting on T day the information in chapter 10 Cut-off times connected to account management, orders, applications are valid. Information about execution of payments crediting (incoming FX transfers), if not beneficiary of in-bank instant credit transfer:

Order type			Final cut off time of incoming transactions	Closing time of the workday
Incoming In-bank FX transfers	without conversion	EUR	17:00	18:00
		all currencies except for EUR	15:30	15:30
	with conversion		12:00	12:00
Incoming Interbank FX transfers	without conversion	EUR	17:00	18:00
		all currencies except for EUR	15:30	15:30
	with conversion		12:00	12:00

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

Order type			Final cut off time of incoming transactions	Closing time of the workday
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: 0-24:00	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 In case of instant credit transfer: 0-24:00	12:00 In case of instant credit transfer: 24:00
	with conversion	Beneficiary's account is not denominated in EEA currencies	12:00	12:00

The Bank processes incoming foreign exchange payments with 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, but not earlier than receipt day.

Incoming foreign exchange payments 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, but 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.

The payments are processed with normal priority based on our standard processing except any other disposition from client. Excluding orders in EUR without conversion the deadline of receiving orders to be executed on the same business day and the deadline within the business day of receiving orders are considered the same.

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.

Ad hoc payment orders given within cut-off time in FCY with conversion are processed on the day the amount is ensured. The amount is calculated with the retail exchange rate defined daily once after 2:00 PM for outgoing payment orders taking into account the type of the order (standard, urgent, extra urgent). Payment orders will be accounted on the contracted day after the exchange.

In case of incoming FCY payment in non-EEA payment operation the amount can be charged before incoming to the Bank. The accruing costs are independent from the Bank, the debited costs depend on the route defined by the dispatcher bank and the conditions of the correspondent banks. The costs debited on the amount of the ad hoc payment orders are not taken over by the Bank. In case of payment operation within EEA, customers are not charged with these costs.

The Bank can assume obligation for the fulfilment of outgoing ad hoc FCY payment in the currency determined by the customers, if beneficiary financial institute keeps an account in the currency of the payment
As regards any issue concerning the receiving 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.

EXECUTION OF OUTGOING SEPA CREDIT TRANSFER PAYMENTS											
WITH CONVERSION						WITHOUT CONVERSION					
TRANSACTION VALUE DATE	PRIORITY	CUT-OFF TIME				TRANSACTION VALUE DATE	PRIORITY	CUT-OFF TIME			
		Branch	Raiffeisen Direkt	Raiffeisen DirektNet	my-Raiffeisen ⁹			Branch	Raiffeisen Direkt	Raiffeisen DirektNet	my-Raiffeisen ⁹
T	extra urgent	11:00 ^{1,2}	12:00 ^{1,2}	12:00 ^{1,2}	-	T	extra urgent	11:00 ²	12:00 ²	12:00 ²	-
T+1	urgent	10:00	12:00	12:00	-	T+1	standard	10:00	12:00	12:00	-
T+2	standard				12:00						12:00

¹ AMOUNT CAN BE GIVEN ONLY IN THE CURRENCY OF THE TRANSFER (EUR)

² CUT-OFF TIME CANNOT BE MODIFIED

SEPA Credit transfer payment orders are executed like payment orders given in key EEA currencies.

13. Maximum order amounts

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen ⁹
Transfer between own accounts	available balance	available balance	available balance	available balance
Ad hoc payment orders	available balance	available balance	using a one-time code sent in SMS ²⁷ , HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day	using a Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day
Standing payment orders	available balance	available balance	using a one-time code sent in sent in SMS ²⁷ HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day	-
Payment of utilities (authorisation on direct debit)	available balance or limit set by customer	available balance or limit set by customer	available balance or limit set by customer	-

*Token device is not available after 1st February 2013.

14. Telephone banking service [Raiffeisen Direkt], Internet banking and mobile app services [DirektNet and myRaiffeisen⁹ service]

Non-recurrent connection fee ³	free of charge
Internet Brokering connection fee ³	free of charge
Direkt and DirektNet activation code (SMS) ³	free of charge
SMS service [DirektNet login notification SMS service] ³	HUF 118/month
Limit change [DirektNet/myRaiffeisen payment orders daily maximum limit set and change] ³	HUF 327

The monthly fees are debited on the customers account on the last banking day of the month.

15. SMS service [Mobil Banking service]

Contents of Mobil Banking packages		
	SMS service [Mobil Banking CARD INFO]	SMS service [Mobil Banking ACCOUNT INFO]
Transaction with card		
Cash withdrawal (domestic / foreign)	X	-
Purchase (domestic / foreign)	X	-
Transaction on account		
Credit	-	X
Debit	-	X

The notification contains basically the Raiffeisen account/Raiffeisen bankcard as identification data. The customer has the right to request Mobil Banking service with different identification data.

In case of applications before 12th of September 2011:

Service fees		
	SMS service [Mobil Banking CARD INFO]	SMS service [Mobil Banking ACCOUNT INFO]
monthly fee ³	HUF 87/month/phone number Free of charge for Menza Student Accounts and Dynamic Account Package.	HUF 87/month/phone number Free of charge for Dynamic Account Package
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS ³ (bankcard and bank account transactions)	HUF 24/message	HUF 24/message

In case of applications from 12th of September 2011:

Service fees		
	SMS service [Mobil Banking CARD INFO]	SMS service [Mobil Banking ACCOUNT INFO]
monthly fee ³	HUF 118/month/phone number	HUF 118/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS ³ (bankcard and bank account transactions)	HUF 24/message	HUF 24/message

Mobil Banking CARD INFO and Mobil Banking ACCOUNT INFO package can be ordered with at least one selected type of automatically sent SMS.

Limit amount can be given for each and every transaction type. Maximum limit amounts are: HUF 10.000, USD 50, CHF 50, EUR 35 and GBP 35. For bankcard transactions limit amounts can be given only in HUF. There will be a prior coverage check in case of those cash withdrawals and purchase transactions (and the Bank will send a Mobil Banking CARD INFO message), which have to fulfill this condition before occurrence.

The monthly and message fees (by message types) are debited on the customers account on the last banking day of the month. The settlement period of the message fees is from the last working day before the current month until the day before last working day of the current month.

Customers can find information about the transaction message types at www.raiffeisen.hu.

16. Allowances, promotions

Raiffeisen Care II Insurance (UNIQA) – Spring 2020 promotion

For the period from 1st April 2020 to 30 June 2020, Raiffeisen Bank Zrt. announces a promotion, under which for all customers having a retail Bank Account product who request Raiffeisen Care II Insurance—subject to the relevant Retail List of Conditions—beside their newly requested or already existing Bank Account product, or change their existing Care (Basic/Plus/Extra) Insurance into Raiffeisen Care II Insurance, the Bank shall credit the first 2 months' insurance fee of the Raiffeisen Care II Insurance to the customers' account. Only such customers of the Bank are eligible to participate in the promotion who have Raiffeisen Care II Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Raiffeisen Care II Insurance in lump sum by the 27th 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 fee amounts.

Promotion related to account keeping, debit card, internet banking and mobile application services—bank account promotion with a credit of HUF 10,000

1. Period of the promotion: 17 February 2020 to 29 March 2020.
2. The Bank announces a promotion for its **new** adult Customers **opening** one of the **Raiffeisen retail or premium HUF bank accounts** involved in the promotion (the “**Bank Account**”) during the period of the promotion **and applying for debit card and DirektNet/myRaiffeisen mobile application services in relation to the Bank Account**.
3. In the scope of the promotion, the **Customer will be given a credit of HUF 10,000**, provided that **all** of the following conditions are **met**. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting shall qualify as a tax-free allowance given for business policy purposes. The amount will be credited in lump sum, by 30 June 2020 at the latest, to the Customer’s Raiffeisen retail or premium HUF bank account opened in the scope of the promotion.
4. **Raiffeisen Bank Accounts involved in the promotion: Feewinner, Activity 3.0, Premium Gold 2.0, Premium Select, Key Plus Employee Package.**
5. **A new Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:**
 - 5.1. between 17 February 2020, 0:00 and 25 March 2020, 17:00, the Customer successfully registers online, in compliance with the steps of online registration as detailed in Section 6,
 - 5.2. during the period of the promotion, on the day following the successfully sent online registration (Section 6.2) and successful contact (callback) by the Bank (Section 6.3) at the earliest, the Customer opens one of the Raiffeisen retail or premium HUF bank accounts involved in the promotion,
 - 5.3. by 29 May 2020 the following is fulfilled: the Customer applies for Raiffeisen DirektNet, and downloads the myRaiffeisen mobile application, and successfully logs in to the application once,
 - 5.4. by 29 May 2020 the following is fulfilled: the Customer applies for a Raiffeisen debit card for his/her own name attached to the bank account opened in the scope of the promotion, and carries out at least 1 successful purchase with the card. For this purpose, the date of booking of the transaction will be taken into account,
 - 5.5. the Customer qualifies as a new customer, which means that after 17 November 2019 he or she did not have a Raiffeisen retail or premium bank account until opening the account after 16 February 2020 (if the Customer only has a credit card or securities account, he/she shall qualify as a new customer, and may participate in the promotion),
 - 5.6. in the period between 17 February 2020 and 29 March 2020, the Customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries controlled by the Bank’s shareholder, or of any of the foreign enterprises controlled by the Bank’s shareholder or of subsidiaries of these,
 - 5.7. on 29 May 2020, the Customer has an active retail or premium HUF bank account (suitable for the administration of payments) opened in the scope of the promotion, which bank account is not in the process of being terminated,
 - 5.8. on 29 May 2020, the Customer has no outstanding past due and payable debts owed to the Bank.
6. **Steps of a successful online registration:**
 - 6.1. During the period of the promotion, the Customer registers in one of the following websites:
 - <http://szamlavezetes.raiffeisen.hu>
 - <https://www.raiffeisen.hu/maganszemely/bankszamlak> all account related pages and subpages (except Ügyfélajnló program, SEPA tájékoztató, Csomagváltási tájékoztató)
 - <https://szamlanekem.raiffeisen.hu/>
 - <http://szamlamindenkinek.hu/>
 - <https://www.raiffeisen.hu/maganszemely/hitelkartya> and subpages
 - <https://www.raiffeisen.hu/maganszemely/hitelek/szemelyi-kolcson>
 - <https://szemelyikolcson.raiffeisen.hu/>
 - <https://www.raiffeisen.hu/maganszemely/hitelek/fogyasztobarat-lakashitel>
 - <https://www.raiffeisen.hu/maganszemely/hitelek/lakashitel>
 - <https://www.raiffeisen.hu/maganszemely/hitelek/csoke>
 - <https://www.raiffeisen.hu/maganszemely/hitelek/szemelyi-kolcson-ingatlanfedezettel>
 - <https://www.raiffeisen.hu/maganszemely/hitelek/babavaro-kolcson>
 - <https://lakashitel.raiffeisen.hu/>
 - 6.2. He/she completes in full the registration and callback request form available there (family name, first name, date of birth, telephone number, e-mail address), accepts the privacy policy, and submits the registration.
 - 6.3. After registration, within 3 business days of the registration the Bank’s telephone customer service will successfully contact the registering Customer, in the course of the reconciliation of data over the phone the prior checking described in Section 6.4 has a positive result, then the Customer informs the Bank of his/her intention to visit a branch, or with the assistance of the telebanker makes an appointment at a branch.
 - 6.4. Between 17/02/2020 and the date of completion of the online registration form, the Customer did not receive any information in-person at a branch of Raiffeisen Bank on retail or premium bank accounts, and furthermore the information provided by the telephone customer service precedes the date of first information provided in-person at the Raiffeisen Bank branch.
7. For the successful use of the myRaiffeisen mobile application—in addition to the technical requirements included in the document “ANNOUNCEMENT on the Services Available in the myRaiffeisen Mobile Application” from time to time in effect, the Customer’s mobile phone set should have been purchased/registered in one of the countries below:

8. The promotion can be combined with the Customer Referral Program, provided that it is currently available. If the Customer becomes entitled to a credit in the 5th bank account opening promotion connected to applications for Raiffeisen Personal Loan, then he/she will be excluded from this promotion, as these two offers cannot be combined.
9. The Bank shall not be liable for cases where in the course of the registration the Customer provides his/her own data erroneously, and for this reason he/she fails to receive the credit. The participants take note that the Bank will send notice of the crediting having taken place only and exclusively through bank account statements.
10. One Customer shall be entitled to the credit only once.

V. Promotion for the opening of bank accounts related to Raiffeisen Personal Loan requests (promotional period: 10 February 2020 to 20 March 2020)

The Bank announces a promotion for its adult Customers (Personal Loan Borrowers) who open HUF accounts at a branch of the Bank in any of the Raiffeisen retail bank account packages Feewinner, Activity 3.0, Premium Gold 2.0 or Premium Select simultaneously* with filing a Raiffeisen Personal Loan request in the period between 10 February 2020 and 20 March 2020, so that the bank account shall serve the disbursement and repayment of the Personal Loan.

In the scope of the promotion, as a bonus to accompany each newly opened retail HUF bank account, the **Customer (Personal Loan Borrower) will be given a credit of HUF 10,000**, provided that **all** of the following conditions are **met**. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting shall qualify as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 30 June 2020 at the latest, to the Raiffeisen retail HUF bank account of the Customer. Each Customer shall be entitled to the credit only once. The amount will be credited to the Borrower's bank account serving the disbursement and repayment of the Raiffeisen Personal Loan.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. during the promotional period, the Customer applies for a Personal Loan as a Borrower at a branch; redemption of an existing credit/loan debt owed to Raiffeisen Bank must not be the purpose of the loan,
2. during the promotional period, the Customer opens a new retail bank account in any of the bank account packages Feewinner, Activity 3.0, Premium Gold 2.0 or Premium Select, to serve the disbursement and repayment of the Personal Loan,
3. the Customer qualifies as a new customer, i.e. he or she did not have a Raiffeisen retail bank account (except for Credit Cards) on 7 January 2020,
4. the Customer fulfils the account keeping fee exemption criteria(s) for the requested account package as announced in the List of Terms & Conditions relevant to the second month following the month of the account opening,
5. On 5th June 2020 the Customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries controlled by the Bank's shareholder, or of any of the foreign enterprises controlled by the Bank's shareholder or of the subsidiaries of these,
6. the Raiffeisen Personal Loan issued during the promotional period has been disbursed, and on the date of checking of the eligibility criteria the Customer has an outstanding principal debt arising from the Raiffeisen Personal Loan (no full early repayment has taken place in respect of the Personal Loan),
7. On 5th June 2020 the Customer has an active retail HUF bank account (suitable for the administration of payments) opened in the scope of the promotion, which bank account is not in the process of being terminated,
8. On 5th June 2020 the Customer has no outstanding past due and payable debts owed to the Bank.

* It shall also be regarded as a simultaneous account opening if the bank account is opened 10 days prior to the Personal Loan request because the Customer could submit the request only later e.g. due to the absence of documentation necessary for the request.

Account Opening Promotion with credit of HUF 20,000 II. (promotional period: 8 January 2020 – 7 February 2020)

For the period from 8 January 2020 to 7 February 2020 the Bank announces a promotion for its **new**, full-age customers who open **Raiffeisen retail or premium HUF bank accounts**.

In the scope of the promotion, as a bonus to accompany each newly opened retail or premium HUF bank account, the customer will be given **a credit of HUF 20,000**, provided that **all of the** following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 14 March 2020 at the latest, to the customer's Raiffeisen retail HUF bank account opened in the scope of the promotion.

Retail bank account packages featuring in the promotion: FeeWinner, Activity 3.0, Premium Gold 2.0, Premium Select, Everyday 2.0, Base 2.0, Basic Account, Key Plus, Key I., Key II., Individual I, Individual II., Exclusive, Top I., Top II., „Kedvezményes Package” and „Önkormányzati Package”.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Raiffeisen retail or premium HUF account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,

3. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 8 July 2019 until opening a bank account after 7 January 2020 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. In the period between 8 January 2020 and 7 February 2020, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 21 February 2020, the Customer has an active retail HUF bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 21 February 2020.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 20,000 as follows, provided that the HUF 20,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "loyalty period"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's gross breach of contract.

Reimbursement to the Bank of the HUF 20,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

VI. Promotion for Change of Account Packages (promotional period: 01/01/2020 – 31/05/2020).

For the period from **1 January 2020 to 31 May 2020 (promotional period)** the Bank announces an account package change promotion for its customers who have Raiffeisen retail bank account.

The one-off **fee** payable on the **change of the account packages** will be **released** by the Bank for those full-age customers who fulfil all conditions specified below:

1. have a Raiffeisen retail bank account on 1 January 2020 in one the following:

- o Fee Waiver,
 - o Activity,
 - o Base,
 - o Everyday,
 - o Dynamic
- account packages,

2. and between 01/01/2020 and 31/05/2020 changes the account package to

- o Feewinner
- o Activity 3.0,
- o Everyday 2.0
- o Base 2.0

the customer gives an order for a change any of the following account packages between 01/01/2020 and 31/05/2020 4:00 p.m. the latest, and according to that order the new account package is set until 01/06/2020 the latest.¹⁴

2. In the period between 01/01/2020 and 31/05/2020, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.

Raiffeisen Care II 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 having a retail Bank Account product who request Raiffeisen Care II Insurance—subject to the relevant Retail List of Conditions—beside their newly requested or already existing Bank Account product, or change their existing Care (Basic/Plus/Extra) Insurance into Raiffeisen Care II Insurance, the Bank shall credit the first 2 months' insurance fee of the Raiffeisen Care II Insurance to the customers' account. Only such customers of the Bank are eligible to participate in the promotion who have Raiffeisen Care II Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Raiffeisen Care II Insurance in lump sum by the 27th 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 fee amounts.

Account Opening Promotion with credit of HUF 20,000 (promotional period: 1 October 2019 – 13 November 2019)

For the period from **1 October 2019 to 13 November 2019** the Bank announces a promotion for its new, full-age customers who open Raiffeisen retail or premium HUF bank accounts.

In the scope of the promotion, as a bonus to accompany each newly opened retail or premium HUF bank account, the customer will be given a credit of HUF 20,000, provided that all of the following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 20 December 2019 at the latest, to the customer's Raiffeisen retail HUF bank account opened in the scope of the promotion.

Retail bank account packages featuring in the promotion: FeeWinner, Activity 3.0, Everyday 2.0, Premium Gold 2.0, Premium Select, Everyday 2.0, Base 2.0, Basic Account, Key Plus, Key I., Key II., Individual I, Individual II., Exclusive, Top I., Top II., „Kedvezményes Package” and „Önkormányzati Package”.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

7. he/she opens a new Raiffeisen retail or premium HUF account during the promotional period,
8. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
9. qualifies as a new customer, i.e. has not had a Raiffeisen retail or premium bank account since 1 April 2019 until opening a bank account after 30 January 2019 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
10. In the period between 1 October 2019 and 29 November 2019, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
11. on 29 November 2019, the Customer has an active retail HUF bank account opened during the promotion, which is not undergoing termination,
12. has no overdue and payable debts owing to the Bank on 29 November 2019.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 20,000 as follows, provided that the HUF 20,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "loyalty period"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's gross breach of contract.

Reimbursement to the Bank of the HUF 20,000 amount shall become due simultaneously with the closing of the account. One Customer shall be entitled to the credit only once.

¹ The Bank provides the Basic Account in accordance with Government Decree 262/2016 (VIII.31.) on Access to Basic Account and the Features of and Charges Payable for the Keeping of Basic Accounts. Charges and fees shall be rounded off to the nearest whole HUF, according to the general rules of rounding off.

² Basic Package is available only in branches.

³ Indexation of charges and fees: The Bank links the calculation of the charges and fees indicated in the present List of Conditions to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of 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 day of 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.

⁴ In the case of the **Feewinner Account**, preconditions for providing the account keeping services at a reduced fee are as follows:

- **an amount equalling at least the monthly gross minimum wage from time to time in effect is credited each month** to the Feewinner Account **in not more than 2 items**, on any title;
- **at least 20 purchases per month are fulfilled with a bankcard/credit card/CLEVERcard/Versatile CLEVERcard** in the Feewinner Account and/or in the credit card account connected to the Customer's credit card or Versatile CLEVERcard issued by Raiffeisen Bank. Transactions already booked in (debited to) the account shall be regarded as fulfilled.
- 1 order in **Sending money within Hungary in HUF [Ad hoc payment orders] in-bank or Sending money within Hungary in HUF [Ad hoc payment orders] interbank via myRaiffeisen**. In-Bank transfer between are not applicable to fulfil this requirement.

In the case of the Feewinner Account, no monthly account-keeping fee will be charged in the month of account opening, and in the case of a change in fee packages, in the first month of using the account package, and in the next month. If in the second month following the account opening—or in the case of a change in fee packages, in the second month following the change—the preconditions for account keeping at reduced rates are not met, the Customer's bank account will be debited with the amount of the account-keeping fee specified in the List of Terms & Conditions. The Customer's bank account will be debited with the account-keeping fee on the first banking day following each month when the preconditions for account keeping were unmet. In respect of the first condition—the one concerning crediting—the period under review shall be the period starting on the 21st day of the month preceding the target month and lasting until the 24th day of the target month. The crediting requirement may not be fulfilled with cash deposits or transfers between the Customer's own accounts. In respect of the second condition—the one concerning card purchases—the period under review shall be the period lasting from the 1st banking day of the target month until the last banking day of the target month. The fee shall be debited in arrears, on the first banking day following the target month. In case of the third option – ad hoc payment order - the period under review shall be the period starting the first bank day and lasting the last banking day. The fee shall be debited in arrears, on the first banking day following the target month.

Indexation of charges and fees: Regarding the discounted monthly fee conditions, the Bank binds the amount of the first condition specified in the terms of monthly fee of basic monthly gross wage of a full-time employee (full monthly gross minimum wage). The amount will automatically change from the 1st January of each year to the minimum required minimum wage for the full-time employee for the year in question (indexed). The Bank publishes the change in the amount until the 20th of December each year in this List of Conditions. In case of

the law, that stipulates the amount of the minimum wage would be announced after December 20th, the new amount would be published on the next working day following the announcement of the law at the latest.

⁵ As preconditions for using the **Activity 3.0 Account** at a reduced account-keeping fee, **at least 4 transactions should be fulfilled in the given bank account** each month, **and the sum total of the transactions** fulfilled in the given month **should reach half the amount of the gross monthly minimum wage from time to time in effect**, and additionally the **Customer should have an activated bankcard or CLEVERcard**. As preconditions for using the **Activity 2.0 and Activity fee packages** at a zero account-keeping fee, **at least 4 transactions should be fulfilled in the bank account affected by the relevant account package** each month, **and the sum total of the transactions** fulfilled in the given month **should reach HUF 50,000**, and additionally the **Customer should have an activated bankcard or CLEVERcard**. When establishing the fulfilment of the preconditions, the Bank shall examine the following types of transactions debited to the bank account: a) one-time and standing credit transfers, b) direct debits, c) cash withdrawal with bankcard/CLEVERcard from ATM, and d) purchases with bankcard/CLEVERcard. The condition concerning the minimum number and amount of transactions may be fulfilled by any transaction type. Transactions already booked in (debited to) the account shall be regarded as fulfilled. Transfers between the Customer's own accounts, or purchases with a Versatile CLEVERcard against the credit card account are not examined by the Bank when establishing the fulfilment of the preconditions.

No monthly account-keeping fee will be charged in the month of account opening, and in the case of a change in fee packages, in the first month of use of the Activity 3.0, Activity 2.0 and Activity account packages, and in the next month. If in the second month following the account opening—or in the case of a change in fee packages, in the second month following the change—the preconditions for using the given account package at a zero account-keeping fee are not met, the Customer's bank account will be debited with the amount of the account-keeping fee specified in the List of Terms & Conditions. The Customer's bank account will be debited with the account-keeping fee on the first banking day following each month when the preconditions for exemption from account-keeping fee were unmet. The period examined for the purposes of the charging of the fee shall be the period lasting from the 1st banking day of the target month until the last banking day of the target month, including the in-bank instant credit transfer *and instant credit transfer only banking days*. The fee shall be debited in arrears, on the first banking day following the target month.

Indexation of charges and fees of Activity 3.0 Account: Regarding the discounted monthly fee conditions, the Bank binds the amount of the first condition specified in the terms of monthly fee of basic monthly gross wage of a full-time employee (full monthly gross minimum wage). The amount will automatically change from the 1st January of each year to the minimum required minimum wage for the full-time employee for the year in question (indexed). The Bank publishes the change in the amount until the 20th of December each year in this List of Conditions. In case of the law, that stipulates the amount of the minimum wage would be announced after December 20th, the new amount would be published on the next working day following the announcement of the law at the latest.

⁶ In the case of a **Basis 2.0 account package**, account maintenance shall be free of charge if the Customer has an active retail credit or loan transaction —not inclusive of credit cards— at Raiffeisen Bank as a Debtor—not inclusive Co-debtor—subject to the following terms.

If the customer has an overdraft, then the Basis 2.0 account maintenance shall be free of charge only if the overdraft facility belongs to the Basis 2.0 account package. When checking eligibility for free account maintenance, the Bank shall disregard any credit cards that the Customer may have. The fulfilment of the conditions for free account maintenance shall be checked on the date of debiting of the fee. The actual account maintenance fee is debited on the last banking day of the actual month.

In the case of a Basis 2.0 account package, in the actual and the next month of the account opening or account package changing the account maintenance fee is free of charge. After that period the actual account maintenance fee will be charged each time the required conditions are not fulfilled.

⁷ 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. This provision shall apply retroactively as of 1 January 2017.

⁸ If ad hoc/standing payment order exceeds the HUF 100,000 limit, fee will be credited on the amount of the order by which the HUF 100,000 limit is exceeded.

⁹ The following payment orders are currently not available via myRaiffeisen:

- In-Bank transfer between the customer's own accounts (standing payment orders)
- Payment of utility bills with limit monitoring
- Standing payment orders
- Cancellation of ad hoc or standing payment orders and direct debit payments
- 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

¹⁰ Payment of standing orders and utility bills moved from other banks through simplified bank account switching is considered as given via Raiffeisen DirektNet.

¹¹ According to the channel of the order.

¹² In case of **Fee Waiver and Fee Waiver 2.0 Packages** we require a **regular monthly incoming fund of minimum HUF 120,000** to the current account held with Raiffeisen Bank in at the most two amounts.

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 of HUF 120,000 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 in at the most two amounts, 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 of HUF 120,000 has not arrived in at the most two amounts. 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.

¹³ In case of **Fee Waiver Plus Package** we require a **regular monthly incoming fund of minimum HUF 150,000** to the current account held with Raiffeisen Bank in at the most two amounts. 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 of HUF 150,000 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 in at the most two amounts, 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 of HUF 150,000 has not arrived in at the most two amounts. 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.

¹⁴ In case of orders for changing fee package given and accepted by the Bank until 16:00, the starting date of the new account package is the first banking day after the day when the order was given. If the order was given after 16:00, the new account package will be set on the second working day after the acceptance. In case of different instruction of the account holder, the Bank fulfills the order for changing fee package later, at the individually indicated time. The Promotion is valid until orders given until 31.12.2020 16:00 for all retail and premium accounts. Orders of changing fee package can be given and accepted only in case of the new account package is currently „available” in the List of Conditions.

¹⁵ For the purposes of the charging of the account closing fee, a change in account packages shall not be regarded as an account opening. It shall not qualify as an account closing initiated by the Customer if in a personal loan request the Customer provides that in case the personal loan agreement fails to enter in force, then the Bank should take steps to terminate the bank account connected to the personal loan agreement.

¹⁶ The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

¹⁷ Charged in case of HUF transfers from FCY accounts and interbank HUF transfer orders given and processed as foreign currency transfers from HUF accounts.

¹⁸ The 'Special FCY exchange conversion' option is available via DirektNet, for amounts of 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 transaction individually, and provided that the funds are fully available on the account.

¹⁹ In case of other packages, if the package does not contain the fee of „paper based statement mailed to the customer's notification address”, than it is free of charge in the certain package.

²⁰ Bank declaration in accordance with the notice of abuse of electronic payment means (lost & stolen report) is free of charge.

²¹ Issuing the form of "Certificate of mortgage backed house loan installment " for an application for "Crisis Found" is free of charge.

²² In certain cases the transaction can be processed after 5:00 p.m., before the evening batch is being started. The DirektNet always confirms the execution date while processing the transaction.

²³ Day of T+1 or T+2 is the beginning of the effectiveness of the authorization. The beneficiary of the authorization (service provider) is eligible to debit the bank account from this day.

²⁴ EEA member states: European Union member states, and Norway, Iceland and Liechtenstein.

²⁵ In accordance with the 35/2009 MNB decree cut-off time connected to incoming FX payments is 15:30.

²⁶ The payment order will be fulfilled in the day of receipt when the currency of incoming and the receiving account is in EEA currency.

²⁷ To use the service Customer 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 to approve the order. Customer may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under the DirektNet agreement. The limits mentioned above don't include Transfers between own accounts, except Transfers to own security accounts. Signing transaction with a single-use password sent via SMS is not possible in Raiffeisen Mobile Application(s)