

I. Raiffeisen Bank Account, electronic services

List of Conditions

Effective: As from 1st January 2017 until withdrawal

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1. Bank accounts and account package

1.1. Available account packages

Raiffeisen Fee Waiver Plus Account Package: HUF account without maintenance fee in case of fulfilled condition, and with free of charge debit card purchases, direct debit orders, ad hoc funds transfers via internet and Raiffeisen ATM cash withdrawal.

Raiffeisen Activity 2.0 Account Package: HUF account without maintenance fee in case of fulfilled conditions, with free of charge debit card purchases, direct debit orders, and with discounts for funds transfers via internet and ATM cash withdrawals.

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 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 are debited on the day of the transaction, the monthly account maintenance fees are debited on the last banking day of the month.

2. Interest rates HUF bank accounts

In the case of Yield Increaser service, the interest rates featuring in the table only and exclusively concern the amount that is temporarily not invested in any investment fund.

Interest rates of HUF bank accounts

<i>currency</i>	<i>annual rate/EBKM</i>	<i>penalty rate</i>
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

	FeeWaiver Plus Package	Activity 2.0 Package	Everyday 2.0 Package	Base 2.0 Package	Basic Account ^{1,2}
Account maintenance ³	in case of incoming fund of minimum HUF 150,000, in at the most two amounts: ⁴ 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	HUF 598/ 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 in respect of year 2017 means: HUF 1665/month/account
	If the condition mentioned above is not fulfilled: HUF 1.984/month/account	If the conditions mentioned above are not fulfilled: HUF 1.286/month/account		If the conditions mentioned above are not fulfilled: HUF 987/month/account	
Yield Increaser service ³	HUF 811/month/account	HUF 811/month/account	HUF 484/ month/account	not available	not available
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
In-Bank transfer between the customer's own accounts (Ad hoc and standing payment orders)	free of charge	free of charge	free of charge	free of charge	free of charge
Ad hoc payment orders ³					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 ⁷ ad hoc payment orders:
at branch	in-Bank	0.40%, min. HUF 598, max. HUF 10,140 + 0.3%, max. HUF 6,000	0.30%, min. HUF 484, max. HUF 14,955 + 0.3%, max. HUF 6,000	0.30%, min. HUF 484, max. HUF 14,955 + 0.3%, max. HUF 6,000	0.4%, min. HUF 598, max. HUF 14,955 + 0.3%, max. HUF 6,000
					Promotional fee: HUF 0 ⁸ Standard fee: 0,30%, min. HUF 484, max. HUF 14.955 + 0,3%, max. HUF 6.000 Ft

		FeeWaiver Plus Package	Activity 2.0 Package	Everyday 2.0 Package	Base 2.0 Package	Basic Account ^{1,2}
	interbank	0.70%, min. HUF 700, max. HUF 10,140 + 0.3%, max. HUF 6,000	0.35%, min. HUF 583, max. HUF 14,955 + 0.3%, max. HUF 6,000	0.35%, min. HUF 583, max. HUF 14,955 + 0.3%, max. HUF 6,000	0.7%, min. HUF 698, max. HUF 14,955 + 0.3%, max. HUF 6,000	Promotional fee: HUF 0 ⁸ Standard fee: 0,35%, min. HUF 583, max. HUF 14.955 + 0,3%, max. HUF 6.000
in Raiffeisen Direkt	in Bank	0.15%, min. HUF 294, max. HUF 5,576 + 0.3%, max. HUF 6,000	0.15%, min. HUF 250, max. HUF 9,970 + 0.3%, max. HUF 6,000	0.15%, min. HUF 250, max. HUF 9,970 + 0.3%, max. HUF 6,000	0.25%, min HUF 299, max HUF 9,970 + 0.3%, max. HUF 6,000	Promotional fee: HUF 0 ⁸ Standard fee: 0,15%, min. HUF 250, max. HUF 9.970 + 0,3%, max. HUF 6.000
	interbank	0.30%, min. HUF 396, max. HUF 5,577 + 0.3%, max. HUF 6,000	0.20%, min. HUF 299, max. HUF 9,970 + 0.3%, max. HUF 6,000	0.20%, min. HUF 299, max. HUF 9,970 + 0.3%, max. HUF 6,000	0.3%, min. HUF 399, max. HUF 9,970 + 0.3%, max. HUF 6,000	Promotional fee: HUF 0 ⁸ Standard fee: 0,20%, min. HUF 299, max. HUF 9.970 + 0,3%, max. HUF 6.000
via Raiffeisen DirektNet	in-Bank	Free of charge up to HUF 100,000 in total, above HUF 100,000 in-Bank: 0.05%, min. HUF 153, max. HUF 5,577 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.2%, min HUF 200, max HUF 9,970 + 0.3%, max. HUF 6,000	Promotional fee: HUF 0 ⁸ Standard fee: 0,3%, max. 6.000 Ft
	interbank	interbank: 0.15%, min. HUF 294, max. HUF 5,577 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.15%, min. HUF 250, max. HUF 5,982 + 0.3%, max. HUF 6,000	0.25%, min HUF 299, max HUF 9,970 + 0.3%, max. HUF 6,000	Promotional fee: HUF 0 ⁸ Standard fee: 0,15%, min. HUF 250, max. HUF 5.982 + 0,3%, max. HUF 6.000
Transfer of positive account balance in bank account switching process	interbank	0.70%, min. HUF 700, max. HUF 10,140 + 0.3%, max. HUF 6,000	0.35%, min. HUF 583, max. HUF 14,955 + 0.3%, max. HUF 6,000	0.35%, min. HUF 583, max. HUF 14,955 + 0.3%, max. HUF 6,000	0.7%, min. HUF 698, max. HUF 14,955 + 0.3%, max. HUF 6,000	Promotional fee: HUF 0 ⁸ Standard fee: 0,35%, min. HUF 583, max. HUF 14.955 + 0,3%, max. HUF 6.000
Standing payment orders^{3,10}						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 sequence of booking of the executed orders. Fees charged for any additional ⁷ standing payment orders:
	at branch ⁹	0.40%, min. HUF 598, max. HUF 10,140 + 0.3%, max. HUF 6,000	0.15%, min. HUF 200, max. HUF 11,964 + 0.3%, max. HUF 6,000	0.15%, min. HUF 200, max. HUF 11,964 + 0.3%, max. HUF 6,000	0.4%, min. HUF 598, max. HUF 11,964 + 0.3%, max. HUF 6,000	Promotional fee: HUF 0 ⁸ Standard fee: 0,15%, min. HUF 200, max. HUF 11.964 + 0,3%, max. HUF 6.000

	FeeWaiver Plus Package	Activity 2.0 Package	Everyday 2.0 Package	Base 2.0 Package	Basic Account ^{1,2}
in Raiffeisen Direkt via Raiffeisen DirektNet	0.15%, min. HUF 294, max. HUF 5,577 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.15%, min. HUF 299, max. HUF 11,964 + 0.3%, max. HUF 6,000	Promotional fee: HUF 0 ⁸ Standard fee: 0.3%, max. HUF 6,000
Payment of utility bills with limit monitoring^{3,10} (direct debit)					
at branch ⁹	free of charge	free of charge	0.3%, max. HUF 6,000	0.3%, min. HUF 100, max. HUF 5,982	free of charge
in Raiffeisen Direkt via Raiffeisen DirektNet	free of charge	free of charge	0.3%, max. HUF 6,000	0.3%, min. HUF 100, max. HUF 5,982	free of charge

5.2. In case of not available Bank Accounts

	FeeWaiver Package (not available after 13 rd April 2014)	Activity Package (not available after 13 rd April 2014)	Everyday Package (not available after 13 rd April 2014)	Dynamic Package (not available after 7 th May 2012)	Menza Student Account (not available after 7 th May 2012)	Base Package (not available after 26 th October 2014)	FeeWaiver 2.0 Package (not available after 9 th August 2016)	
Account maintenance ³	in case of incoming fund of minimum HUF 120,000, in at the most two amounts: ¹¹ 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	HUF 381/ month/account	HUF 811 / month/account	HUF 54/ month/ account	free of charge	in case of incoming fund of minimum HUF 120,000, in at the most two amounts: ¹¹ HUF 0/month/account	
	If the condition mentioned above is not fulfilled: HUF 1.121/month/account	If the conditions mentioned above are not fulfilled: HUF 1.050/month/account					If the condition mentioned above is not fulfilled: HUF 1.386/month/account	
Yield Increaser service ³	HUF 811/month/account	HUF 811/month/account	HUF 484/ month/account	HUF 484/ month/account	HUF 484/ month/account	not available	HUF 811/month/account	
Crediting HUF items								
From Banks	free of charge	free of charge	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	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	
In-Bank transfer between the customer's own accounts (Ad hoc and standing payment orders)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	
Ad hoc payment orders ³								
at branch	in-Bank	0.25%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.3%, min. HUF 484, max. HUF 12,195 + 0.3%, max. HUF 6,000	0.25%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.25%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.25%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.3%, min. HUF 484, max. HUF 12,195 + 0.3%, max. HUF 6,000	0.30%, min. HUF 484, max. HUF 14,955 + 0.3%, max. HUF 6,000

		FeeWaiver Package (not available after 13 rd April 2014)	Activity Package (not available after 13 rd April 2014)	Everyday Package (not available after 13 rd April 2014)	Dynamic Package (not available after 7 th May 2012)	Menza Student Account (not available after 7 th May 2012)	Base Package (not available after 26 th October 2014)	FeeWaiver 2.0 Package (not available after 9 th August 2016)
	interbank	0.3%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.35%, min. HUF 484, max. HUF 12,195 + 0.3%, max. HUF 6,000	0.3%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.3%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.3%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.35%, min. HUF 484, max. HUF 12,195 + 0.3%, max. HUF 6,000	0.35%, min. HUF 583, max. HUF 14,955 + 0.3%, max. HUF 6,000
in Raiffeisen Direkt	in Bank	0.15%, min. HUF 177, max. HUF 4,870 + 0.3%, max. HUF 6,000	0.15%, min. HUF 177, max. HUF 4,870 + 0.3%, max. HUF 6,000	0.15%, min. HUF 177, max. HUF 4,870 + 0.3%, max. HUF 6,000	free of charge	free of charge	0.25%, min HUF 237, max HUF 5,463 + 0.3%, max. HUF 6,000	0.15%, min. HUF 250, max. HUF 9,970 + 0.3%, max. HUF 6,000
	interbank	0.2%, min. HUF 237, max. HUF 4,870 + 0.3%, max. HUF 6,000	0.2%, min. HUF 237, max. HUF 4,870 + 0.3%, max. HUF 6,000	0.2%, min. HUF 237, max. HUF 4,870 + 0.3%, max. HUF 6,000	free of charge	free of charge	0.3%, min. HUF 237, max. HUF 5,463 + 0.3%, max. HUF 6,000	0.20%, min. HUF 299, max. HUF 9,970 + 0.3%, max. HUF 6,000
via Raiffeisen DirektNet	in-Bank	free of charge	free of charge	free of charge	free of charge	free of charge	0.2%, min HUF 177, max HUF 5,463 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000
	interbank	free of charge	free of charge	0.15%, min. HUF 177, max. HUF 4,870 + 0.3%, max. HUF 6,000	free of charge	free of charge	0.25%, min HUF 237, max HUF 5,463 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000
Transfer of positive account balance in bank account switching process	interbank	0.3%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.35%, min. HUF 484, max. HUF 12,195 + 0.3%, max. HUF 6,000	0.3%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.3%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.3%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000	0.35%, min. HUF 484, max. HUF 12,195 + 0.3%, max. HUF 6,000	0.35%, min. HUF 583, max. HUF 14,955 + 0.3%, max. HUF 6,000

Standing payment orders^{3,10}								
	at branch ⁹	0.075%, min. HUF 80, max. HUF 7,041 + 0.3%, max. HUF 6,000	0.1%, min. HUF 108, max. HUF 11,727 + 0.3%, max. HUF 6,000	0.075%, min. HUF 80, max. HUF 7,041 + 0.3%, max. HUF 6,000	0.075%, min. HUF 80, max. HUF 7,041 + 0.3%, max. HUF 6,000	0.075%, min. HUF 80, max. HUF 7,041 + 0.3%, max. HUF 6,000	0.1%, min. HUF 108, max. HUF 11,727 + 0.3%, max. HUF 6,000	0.15%, min. HUF 200, max. HUF 11,964 + 0.3%, max. HUF 6,000

	in Raiffeisen Direkt via Raiffeisen DirektNet	free of charge	0.1%, min. HUF 108, max. HUF 11,727 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000				
Payment of utility bills with limit monitoring (direct debit) ^{3,10}								
	at branch ⁹	free of charge	HUF 145/item	free of charge				
	in Raiffeisen Direkt via Raiffeisen DirektNet	free of charge	free of charge					

5.3 In case of special HUF account with higher deposit insurance

Account maintenance³	Promotional fee: free of charge* Standard fee: HUF 598
Account closing fee	free of charge
In-Bank transfer between the customer's own accounts (Ad hoc payment orders)	free of charge

* The promotion is valid until 30th June 2017. The promotional fee is valid for accounts which will be opened during the promotional period.

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

Changing fee package^{3,12}	HUF 2,337
Changing fee package from Base package	free of charge
Changing fee package from Base 2.0 package³	Promotional fee: 0 Ft Standard fee: 2.337 Ft*
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 12 months have passed between the opening of the account and the submission of the bank account termination request. ¹³ The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
Cancellation¹⁴ of ad hoc or standing payment orders and direct debit payments	free of charge
Recalling ad hoc or standing order payments³	HUF 1,612/item
Crediting FCY items³	
Normal (T+2, in case of transactions in accordance with PSD rules ¹⁵ T)	0.2%, min. EUR 5,58, max. EUR 580,39
Urgent (T+1, in case of transactions in accordance with PSD rules ¹⁵ T)	0.45%, min. EUR 11,08, max. EUR 580,39
Extra urgent (T)	0.6%, min. EUR 11,08, max. EUR 580,39
SEPA Credit Transfer – in case of EUR transfers in the single euro zone (T) ¹⁵	0.2%, min. EUR 5,58, max. EUR 580,39
Ad hoc payment orders from HUF account in FCY between own accounts³	
In case of HUF/EUR conversion: Normal/Urgent (T+1)	0.2%, min. EUR 5,58, max. EUR 580,39
Normal (T+2) in case of conversion to non-EUR account	0.2%, min. EUR 5,58, max. EUR 580,39
Urgent (T+1) in case of conversion to non-EUR account	0.45%, min. EUR 11,08, max. EUR 580,39
Extra urgent (T) in case of conversion to any FCY account	0.6%, min. EUR 11,08, max. EUR 580,39
Ad hoc payment orders from HUF account in FCY in Bank³	
In case of HUF/EUR conversion: Normal/Urgent (T+1)	0.2%, min. EUR 5,58, max. EUR 580,45 + 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion to non-EUR account	0.2%, min. EUR 5,58, max. EUR 580,45 + 0.3%, max. HUF 6,000
Urgent (T+1) in case of conversion to non-EUR account	0.45%, min. EUR 11,08, max. EUR 580,45 + 0.3%, max. HUF 6,000
Extra urgent (T) in case of conversion to any FCY account	0.6%, min. EUR 11,08, max. EUR 580,45 + 0.3%, max. HUF 6,000
Ad hoc payment orders from HUF account in FCY interbank³	
In case of transfer in EUR: Normal/Urgent (T+1)	0.4%, min. EUR 5,58, max. EUR 580,45 + 0.3%, max. HUF 6,000
Normal (T+2) in case of non-EUR transfer	0.4%, min. EUR 5,58, max. EUR 580,45 + 0.3%, max. HUF 6,000

Urgent (T+1) in case of non-EUR transfer	0.7%, min. EUR 11,08, max EUR 580,45+ 0.3%, max. HUF 6,000
Extra urgent (T) in case of transfer in any FCY	0.9% min. EUR 11,08, max. EUR 580,45+ 0.3%, max. HUF 6,000
SEPA Credit Transfer – EUR payment	
Normal/Urgent (T+1)	0.4%, min. EUR 5,58, max. EUR 580,45 + 0.3%, max. HUF 6,000
Extra urgent (T)**	0.9% min. EUR 11,08, max. EUR 580,45 + 0.3%, max. HUF 6,000
Ad hoc payment orders from HUF account in HUF to another country³	
Normal (T+1)	0,2%, min. EUR 5,58, max. EUR 580,45 + 0,3%, max. HUF 6000
Extra urgent (T)	0,3%, min. EUR 11,08, max. EUR 580,45 + 0,3%, max. HUF 6000
Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee¹⁶	EUR 5,01
SEPA DD Core Direct Debit³	
Direct debit – with conversion ³	0.9%, min. EUR 11,08, max. EUR 580,45 + 0,3%, max. HUF 6,000
SEPA DD Core direct debit limiting statement set/modification/cancellation³	HUF 2,000
Forbiding the execution of a direct debit³	Free of charge
Refund of paid direct debit³	HUF 1,612

* This promotion is valid till 30th June 2017. 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 12 months have passed between the opening of the account and the submission of the bank account termination request. ¹³ The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
Credit in Bank Account kept in FCY (currency of the account and of the credit are the same)	free of charge
SEPA Credit Transfer – in case of EUR transfer	Free of charge
Credit in Bank Account kept in FCY³ (currency of the account and of the credit are different)	
Normal (including SEPA Credit Transfer)	0.2%, min. EUR 5,58, max EUR 580,39
Urgent (including SEPA Credit Transfer)	0.45%, min. EUR 11,08, max EUR 580,39
Extra urgent (including SEPA Credit Transfer)	0.6%, min. EUR 11,08, max EUR 580,39

Ad hoc payment order in FCY or in HUF between own accounts³	
Without conversion	
Between own accounts	free of charge
With conversion	
In case of HUF/EUR conversion: Normal/Urgent (T+1)	0.2%, min. EUR 5,58, max EUR 580,39
Normal (T+2) in case of conversion between other (non HUF, EUR) currencies	0.2%, min. EUR 5,58, max EUR 580,39
Urgent (T+1) in case of conversion between other (non HUF, EUR) currencies	0.45%, min. EUR 11,08, max EUR 580,39

Extra urgent (T) in all cases	0.6%, min. EUR 11,08, max EUR 580,39
Ad hoc payment order in FCY or in HUF in Bank³	
Without conversion	
Normal	0.15%, min. EUR 5,58 + 0.3%, max. HUF 6,000
With conversion	
In case of HUF/EUR conversion: Normal/Urgent (T+1)	0.2%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion between other (non HUF, EUR) currencies	0.2%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000
Urgent (T+1) in case of conversion between other (non HUF, EUR) currencies	0.45%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000
Extra urgent (T) in all cases	0.6%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000
With Special FCY exchange conversion¹⁷	
Free of charge	
Ad hoc payment order in FCY or in HUF interbank³	
Without conversion	
Normal (T+2) (in USD, GBP, EUR, HUF currencies with T+1 fulfilment)	0.2%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000
Extra urgent (T, only in USD, GBP, EUR, HUF)	0.3%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000
With conversion	
In case of HUF/EUR conversion: Normal/Urgent (T+1)	0.4%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion between other (non HUF, EUR) currencies	0.4%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000
Urgent (T+1, only in USD, GBP, EUR, HUF) except HUF/EUR conversion	0.7%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000
Extra urgent (T, only in USD, GBP, EUR, HUF)	0.9%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000
SEPA Credit Transfer - EUR payment	
Without conversion	
Normal SEPA Credit Transfer (T+1)	0.2%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000
Extra urgent SEPA Credit Transfer (T)	0.3%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000
With conversion	
Normal (T+2) SEPA Credit Transfer from non-EUR account	0.4%, min. EUR 5,58, max. EUR 580,45 + 0.3%, max. HUF 6,000
Urgent (T+1) SEPA Credit Transfer from non-EUR account	0.7%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000
Extra urgent (T) SEPA Credit Transfer from non-EUR account**	0.9%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000
Transfer of positive account balance in bank account switching process (Normál)³	0.2%, min. EUR 5,58, max EUR 580,45 + 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 fee¹⁶	EUR 5,01
SEPA DD Core Direct Debit³	
Direct debit – without conversion ³	0.3%, min. EUR 11,08, max. EUR 580,45 + 0,3%, max. HUF 6,000
Direct debit – with conversion ³	0.9%, min. EUR 11,08, max. EUR 580,45 + 0,3%, max. HUF 6,000
SEPA DD Core direct debit limiting statement set/modification/cancellation³	HUF 2,000
Forbiding the execution of a direct debit³	Free of charge
Refund of paid direct debit³	HUF 1,612
Conversion	
Exchange rate	FX buying/selling rate
The conversion fee shall be debited promptly when incurred. Fees and commissions are calculated through EUR.	

* 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 598
Account closing fee	free of charge
In-Bank transfer between the customer's own accounts (Ad hoc payment orders)	free of charge

* The promotion is valid until 30th June 2017. The promotional fee is valid for accounts which will be opened during the promotional period.

7. Informations about payment orders

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government degree about National Humanitary 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.

In accordance with the 18/2009 MNB decree, 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 and their payment services are provided in EUR or FCY outside EUR area but in EEA country.

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			
		<i>Forint</i>	<i>Euro</i>	<i>Other EEA</i>	<i>Non-EEA</i>
Location of addressee	<i>Domestic</i>	SHA	SHA	SHA	SHA, OUR, BEN
	<i>Non-domestic EEA</i>	SHA	SHA	SHA	SHA, OUR, BEN
	<i>non-EEA</i>	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN

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

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 1,500	
Distraint	free of charge	
Order (modification of order**) concerning event of death³	HUF 1,113	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 FeeWaiver 2.0, Activity 2.0 and Everyday 2.0, Base 2.0 and Basic Account^{3,18}	HUF 100/statement	promptly
Paper based statement mailed to the customer's notification address in FeeWaiver Plus, FeeWaiver and Activity packages¹⁸	HUF 100/statement	promptly
Duplicates of statements and advices³		
for the last 12 months (For electronic statement holder customers)	Free of charge	
for the last 12 months (For paper based statement holder customers)	HUF 1,167/statement or advice	promptly
for the period before the last 12 months	HUF 2,337	promptly
Printout of transaction history³		
at branch – fee of printout of one month's transaction history	HUF 1,167	promptly
at branch – fee of printout of transaction history for more than one year period	HUF 2,337	promptly
in Raiffeisen Direct	free of charge	
Certification of available balance/Other certificates issued by the Bank^{19, 20} / Fees of other notifications³ (phone, letter)	HUF 1,161	promptly
Collection fee³	HUF 3,798	promptly
Dunning letter fee³	HUF 200/letter	promptly
Data supply from Central Credit Bureau³	free of charge	

* The promotion is valid for bank account switching orders accepted by the Bank until 31st January 2017.

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

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		HUF 500,000	HUF 1,000,000

category I or II			
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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 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
Beginning of opening hours	7:00 a.m.	7:00 a.m. In case of special FCY exchange conversion: 8:00

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 received 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
In-Bank transfers (between the customers own accounts)	4:00 p.m.	5:00 p.m.	5:00 p.m.
Ad hoc payment orders:			
in-Bank	4:00 p.m.	5:00 p.m.	5:00 p.m.
interbank	4:00 p.m.	4:30 p.m.	4:30 p.m.
Standing payment orders	on banking day preceding execution	on banking day preceding execution	on banking day preceding execution

	3:30 p.m.	3:30 p.m.	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. ²¹
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. ²¹
Early withdrawal of time deposit	4:00 p.m.	4:00 p.m.	5:00 p.m. ²¹
Authorization for Payment of utility bills T+2 days ²²	4:00 p.m.	4:00 p.m.	-
Authorization for Payment of utility bills T+1 days ²²	-	-	5:00 p.m. ²¹
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.	3:00 p.m.	3:00 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 ¹⁷	-	-	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.

* 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.

** 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	day of order
In bank transfer	day of order
Interbank transfer	day of crediting the Bank's account
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)
Ad-hoc and Standing payment orders in-Bank	Day of execution		

Ad-hoc payment orders interbank	Day of execution
Standing payment orders interbank	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.

12. Execution of FX payments

In Bank transfer between own account (debit)		
Without conversion		
Normal	In key EEA ²³ 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 case of HUF/EUR conversion	T day + 1 banking day
	In all other currencies	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) 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 case of HUF/EUR conversion	T day + 1 banking day
	In all other currencies	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)²⁴		
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) ²⁵	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 case of HUF/EUR conversion	T day + 1 banking days
	In all other currencies	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
	In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD)	T day
Extra urgent	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

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:

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			Branch	Raiffeisen Direkt	Raiffeisen DirektNet

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								

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
Transfer between own accounts	available balance	available balance	available balance
Ad hoc payment orders	available balance	available balance	using a one-time code sent in SMS ²⁶ , HUF 4,000,000/item, HUF 20,000,000/day using a token* code: 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 ²⁶ HUF 4,000,000/item, HUF 20,000,000/day using a token* code: 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. Raiffeisen Direkt and DirektNet 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
DirektNet login notification SMS service ³	HUF 108/month

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

15. Mobil Banking service

Contents of Mobil Banking packages		
	Mobil Banking CARD INFO	Mobil Banking ACCOUNT INFO
Transaction with card		
Cash withdrawal (domestic / foreign)	X	-
Purchase (domestic / foreign)	X	-
Transaction on account		
Credit	-	X
Debit	-	X
Balance notification		
Occasional query – account balance	-	X
Occasional query – card limits	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	Mobil Banking CARD INFO	Mobil Banking ACCOUNT INFO

monthly fee ³	HUF 80/month/phone number Free of charge for Menza Student Accounts and Dynamic Account Package.	HUF 80/month/phone number Free of charge for Dynamic Account Package
Subscription, modification, suspension, activation of suspended service, cancellation	free of charge	free of charge
Fee of automatically sent SMS ³ (bankcard and bank account transactions)	HUF 21/message	HUF 21/message
Fee of occasional query ³ (balance, limits)	HUF 21/successful query	HUF 21/successful query

In case of applications from 12th of September 2011:

Service fees		
	Mobil Banking CARD INFO	Mobil Banking ACCOUNT INFO
monthly fee ³	HUF 108/month/phone number	HUF 108/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS ³ (bankcard and bank account transactions)	HUF 21/message	HUF 21/message
Fee of occasional query ³ (balance, limits)	HUF 21/successful query	HUF 21/successful query

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) – winter 2017 promotion

For the period from 1 January 2017 to 31 March 2017, 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.

Raiffeisen Care II Insurance (UNIQA) – autumn 2016 promotion

For the period from 1 October 2016 to 31 December 2016, 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.

Raiffeisen Care II Insurance (UNIQA) – summer 2016 promotion

For the period from 1 July 2016 to 30 September 2016, 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.

Football European Championship account-keeping promotion (Promotional period: 20 June 2016 to 10 July 2016)

For the period from 20 June 2016 to 10 July 2016 (promotional period) the Bank announces a promotion for its customers who have Raiffeisen retail or premium bank account.

In the scope of the promotion, the Bank will give one card-independent dual SIM **Microsoft Lumia 532 SS** Black smartphone set per customer to 44 of its full-age customers as described below.

Those customers can participate in the promotion, who fulfill all the conditions below:

1. customer should have an active retail or premium bank account in the period between 20 June 2016 and 10 July 2016,
2. on 10 July 2016, a customer has an active Raiffeisen retail or premium bank account, which is not undergoing termination, and customer has no overdue or payable debts owing to the Bank,
3. in the period between 20 June 2016 and 10 July 2016 he/she is neither an employee nor an executive officer of Raiffeisen Bank Zrt., Raiffeisen International AG, or any of their subsidiaries, nor an immediate family member of such persons,
4. in the period between 20 June 2016 and 20:00 on 10 July 2016, customer carries out at least 1 bankcard purchase transaction with any MasterCard type Raiffeisen retail or Premium Versatile CLEVERcard, debit and/or credit card, including additional cards as well (Bank takes into account the transaction that has been booked by the Bank by the date of 25 July 2016 at the latest),
5. has a Hungarian mailing address registered at the Bank.

Among those who simultaneously satisfy all conditions specified above, those **44 customers** will be entitled to the phone set whose bankcard purchase with any MasterCard type Raiffeisen retail or Premium Versatile CLEVERcard, debit and/or credit – including additional cards as well – card falls the closest in time to a specific winner date/time within the SuperWeek (**4 July 2016 to 20:00 on 10 July 2016**) identified in a document deposited at a notary public. If there is an exact match between two dates/times, priority will be determined by the number of items of the purchase transactions with any bankcard, and if they also match, then by the alphabetical order of the customers' names, registered at the Bank. When the Bank examines the number of items of purchase transactions, takes into account only 5 transactions from the same card-honouring merchant on the same calendar day.

In the case of off-line transaction, the Bank shall take into account the date and time shown in the notice of the operator of the terminal of the card-honouring merchant, sent to the Bank in respect of the transaction.

The winner date will be deposited at the notary public prior to the first day of the SuperWeek. The closed envelope deposited at the notary public will be opened before the notary public after the end of the SuperWeek, by 25 July 2016 at the latest.

The customers entitled to the smartphone set will be inform by e-mail or telephone – via their e-mail or phone number registered at the Bank. The winner date of the SuperWeek will be published on its website (www.raiffeisen.hu), until 1 August 2016.

To eligible customers, the telephone set will be delivered to the customer's Hungarian mailing address registered at the Bank by Magyar Posta Zrt. (registered office: 1138 Budapest, Dunavirág u. 2-6., „Magyar Posta”).

Magyar Posta shall try to deliver the gift upon the Bank's order by 8 August 2016, 1 time at minimum. After that the package shall be deposited at a post office where it may be collected as per Magyar Posta's notice. If the package is not collected within 10 business days at the post office either, the Customer shall lose his/her title to the gift.

For the purpose of the delivery of the gift, the Bank shall forward the name, mailing address and phone number data of its customers eligible to a gift in the scope of the promotion to the Magyar Posta, who shall process such data.

A limited manufacturer's warranty of 24 months for the Microsoft Lumia sets shall be assumed by Microsoft Mobile Oy, according to the conditions contained by the delivered package, and the Bank shall not bear liability of any kind whatsoever for any damages to the set. Each customer shall be entitled to one gift only. The gift cannot be exchanged to cash.

Account Opening Promotion with Optional Gift (promotional period: 28 September 2015 to 25 November 2015, modified on 20 November 2015 and on 26 November 2015)
The promotional period is extended until 31 December 2015 by the Bank.

Customers who open account in the period from 26 November 2015 to 31 December 2015, shall be eligible to the gift if they fulfill the conditions below until 12 January 2016, and on the day of 12 January 2016. In case of fulfilling all the criteria, the gift will be delivered until 10 February 2016.

The exclusion criteria specified in point 6., will be examined for the period from 28 September 2015 to 31 December 2015 by the Bank. The promotion is extended with the conditions announced for the promotional period from 28 September 2015 to 25 November 2015, except the difference specified above.

For the period from **28 September 2015 to 25 November 2015 (promotional period)** the Bank announces a promotion for its new, full-age customers who open Fee Waiver Plus, Premium Gold 2.0, Premium Select retail bank accounts.

In the scope of the promotion, as a bonus to their new Fee Waiver Plus, Premium Gold 2.0 or Premium Select account packages, in case of the customer fulfils all conditions below, the Bank shall give a gift depending on the customer's choice as follows:

Bank account	Type of the Optional Gift	
	Microsoft Lumia card-independent smartphone	Edenred Shopping and Gift Voucher
Fee Waiver Plus	532 SS Black	amount of HUF 20.000
Premium Gold 2.0	535 SS Black	amount of HUF 30.000
Premium Select	640 LTE SS Black	amount of HUF 50.000

The Customer who satisfies all conditions below, shall be eligible to a gift:

1. he/she opens a new Fee Waiver Plus, Premium Gold 2.0 or Premium Select account during the promotional period,
2. satisfies in full the preconditions for free account-keeping concerning the selected account package as set out herein or in the Premium Banking Terms and Conditions at least once by 10 December 2015 at the latest (the grace period specified for the fulfilment of the preconditions for free account-keeping will not apply to customers participating in the promotion),
3. in connection with the promotion, the Customer makes a Statement of Loyalty during the promotional period wherein he/she acknowledges that participation in the promotion is subject to the payment of a Promotion Participation Fee, which is however released (not debited to the Customer's account) by the Bank after the fulfilment of the 1-year loyalty period,
4. qualifies as a new customer, i.e. has not had a Raiffeisen retail bank account since 27 March 2015 until opening a bank account after 27 September 2015,
5. did not receive a gift Nokia Lumia 530 DS Dark Grey telephone set in the scope of the promotion called "Fee Waiver Plus Account Package Opening Promotion" implemented in the period between 27 October 2014 and 15 December 2014,
6. in the period between 28 September 2015 and 10 December 2015 he/she is neither an employee nor an executive officer of Raiffeisen Bank Zrt. or any of its subsidiaries,
7. on 10 December 2015, the Customer has an active Fee Waiver Plus, Premium Gold 2.0 or Premium Select bank account, which is not undergoing termination,
8. has no overdue and payable debts owing to the Bank on 10 December 2015,
9. has a Hungarian mailing address.

The Customer should declare in his/her Loyalty Statement which type of gift he/she chooses. The type of the selected gift may not be subsequently changed.

If during the promotion period the Customer initiates a change between the account packages featuring in the promotion, he/she should make a new Loyalty Statement concerning the new account package when initiating the change. With the change of account packages, the Loyalty Statement made earlier shall become void. In the absence of a new Loyalty Statement, the Customer will lose his/her entitlement to the gift.

Participation in the promotion—provided that the gift is delivered—is bound to the payment of the following Promotion Participation Fee, which is waived by the Bank if within 1 year of the conclusion of the contract (Loyalty Period) no change of account packages specified in the table takes place and the account is not terminated.

		In case of		
		Fee Waiver Plus	Premium Gold 2.0	Premium Select
Promotion Participation Fee	Fee payable simultaneously with the closing of the account or the change of the account package if within 1 year counted from the conclusion of the agreement concerning the package opened in the promotion (the " loyalty period "): <ul style="list-style-type: none"> the agreement is terminated by the Customer, or in case of Fee Waiver Plus package the Customer initiates change into any fee package other than the Premium Gold 2.0 or Premium Select account packages, in case of Premium Gold 2.0 the Customer initiates change into any account package other than the Premium Select account package, or the Bank initiates the termination of the agreement due to the Customer's gross breach of contract. 	HUF 23,000	HUF 33,000	HUF 50,000

To eligible customers, the selected gift will be delivered to the customer's Hungarian mailing address registered at the Bank by a company contracted by the Bank for cooperation in the deliveries (Magyar Posta Zrt.; registered office: 1138 Budapest, Dunavirág u. 2-6., "Magyar Posta").

Magyar Posta shall try to deliver the gift upon the Bank's order by 24 December 2015, two times at maximum. After that the package shall be deposited at a post office where it may be collected as per Magyar Posta's notice. If the package is not collected within 10 business days at the post office either, the Customer shall lose his/her title to the gift.

For the purpose of the delivery of the gift, the Bank shall forward the name, mailing address and phone number data of its customers eligible to a gift in the scope of the promotion to the Magyar Posta, who shall process such data.

A limited manufacturer's warranty of 24 months for the Microsoft Lumia sets shall be assumed by Microsoft Mobile Oy, according to the conditions contained by the delivered package, and the Bank shall not bear liability of any kind whatsoever for any damages to the set.

If the number of customers that choose telephone set in connection with the given account package exceeds the available stock, the telephone sets will be allocated in the temporal sequence of account openings. Once the stock runs out, the Bank reserves the right to send vouchers to the customers (of an amount related to the given account package) instead of telephone sets.

"Edenred Shopping and Gift Vouchers" are distributed by Edenred Magyarország Kft. The vouchers should be used by 31 December 2016. The customer may not choose the denomination of the gift vouchers.

The promotion shall be valid until the end of the announced promotional period, or **while stocks last**. Each customer shall be entitled to one gift only. The gift cannot be exchanged to cash.

Account-keeping promotion (promotional period: 13 May 2015 to 30 September 2015)

For the period between **13 May 2015 and 30 September 2015** (the "**promotional period**") the Bank announces an account-keeping promotion for those of its customers who during year 2014 regularly used the Bank's retail bank account related services at a branch closed during the promotional period.

The following customers of the Bank are eligible to the promotion:

- who receive written communication from the Bank in relation with the promotion with an offer to participate in the promotion,
- who are not employees or executive officers of Raiffeisen Bank Zrt. or its subsidiaries following the date of 1 April 2015,
- who on the last day of the sixth month following the closure of the branch providing retail account-keeping related services to them have a retail bank account which is not in the process of being closed, and furthermore who do not have any overdue and payable debts owed to the Bank as of such date,

Apart from the foregoing, when contacting and making an offer to the customer in relation to the promotion, the Bank may prescribe as additional eligibility criteria for participation in the promotion that the customer should have or should apply for a Fee Waiver Plus, Fee Waiver 2.0, Activity 2.0, Key Plus Employee, Premium Gold 2.0 or Premium Select retail account package. The one-off fee payable for any change of account packages in connection with this promotion will be released by the Bank.

In the scope of the promotion, the Bank will credit **HUF 5,000 as fee refund** to its customers fulfilling the above criteria by the 15th day of the month following the lapse of the above deadline. Refund is happened from fees and commissions were debited previously related to account keeping, bankcard and e-services. Each customer is eligible to use the promotional offer 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.

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 March 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 March. 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 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 in case of those months, 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.

⁵ In case of **Activity and Activity 2.0 Packages** the account maintenance fee is free of charge if on the bank account connected to the Activity or Activity 2.0 Package **monthly at least 4 transactions are debited, and monthly at least in the SUM amount of HUF 50,000 are debited**, and the Client owns an **activated bankcard, or CLEVERCard**. The following debited transactions are accepted: a) Ad-hoc and Standing payments, b) Direct debit, c) Cash withdrawal with bankcard/CLEVERCard d) Purchase with bankcard/CLEVERCard. The conditions concerning the transactions can be fulfilled with any type and number of transactions listed earlier. Each month only the irrevocable debited transactions are considered when examining the fulfilment of the conditions. Transactions between the customer's own accounts and purchase by Versatile CleverCard debited on creditcard-account are not considered when examining the fulfilment of the conditions.

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. The monitored period for fee charging is: from the first banking day until the last banking day of the actual month. The actual account maintenance fee is debited on the last banking day of the actual month.

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 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.

⁸ The promotion shall apply to the fees of the transactions booked on the date of 31 January 2017 at the latest.

⁹ Payment of standing orders and utility bills moved from other banks through simplified bank account switching is considered as given via Raiffeisen DirektNet.

¹⁰ According to the channel of the order.

¹¹ 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 in case of those months, 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.

¹² 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.

¹³ 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.

¹⁴ 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.

¹⁵ The rules of the execution deadlines are regulated by the 18/2009 (VIII.6.) MNB decree in accordance with the Directive 2007/64/EC of the European Parliament and of the Council on payment services in the internal market (Payment Services Directive - PSD). According to the regulations the Bank crediting on T day beside payment operations within EEA if the bank of the payer provides its services in EUR or FCY of country outside euro area but within EEA country.

¹⁶ Charged in case of HUF transfers from FCY accounts and interbank HUF transfer orders given and processed as foreign currency transfers from HUF accounts.

¹⁷ 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.

¹⁸ 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.

¹⁹ Bank declaration in accordance with the notice of abuse of electronic payment means (lost & stolen report) is free of charge.

²⁰ Issuing the form of "Certificate of mortgage backed house loan installment " for an application for "Crisis Found" is free of charge.

²¹ 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.

²² 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.

²³ EEA member states: European Union member states, and Norway, Iceland and Liechtenstein.

²⁴ In accordance with the 18/2009 MNB decree cut-off time connected to incoming FX payments is 15:30.

²⁵ The payment order will be fulfilled in the day of receipt when the currency of incoming and the receiving account is in EEA currency.

²⁶ 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. Max. 10 transactions/day are allowed via Raiffeisen DirektNet with one-time-password in a text message. The limits mentioned above don't include Transfers between own accounts, except Transfers to own security accounts.