

# III. Cash and Cheque Transactions

## List of Conditions

Effective: As from 1<sup>st</sup> August 2017 until withdrawal

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### 1. Cash deposit to account

	fee/commission	exchange rate	Debit of fee/commission
<b>HUF deposits (in banknotes)</b>			
HUF to HUF account	free of charge		
HUF to FCY account	0,50%	FX selling rate	day of order at the time of cash deposit
<b>FCY deposits (in banknotes)</b>			
FCY to HUF account	0,50%	FCY buying rate	day of order at the time of cash deposit
FCY to FCY account			
kept in the same currency	free of charge		
Kept in a different currency	0,50%	FCY buying/FX selling	day of order at the time of cash deposit

Coin deposit will only be accepted in HUF. HUF coin deposit is accepted to HUF and FCY account as well.

	fee/commission	Debit of fee/commission
<b>Coin deposit</b> (to the same account on the same day and the same branch)	Maximum 50 coins in HUF: free of charge More than 50 coins in HUF: 1% of the total amount Free of charge in case of Basic Account	day of order posterior

In case of cash deposit with conversion the commission will be charged based on the credited amount on the account.

### 2. Cash withdrawal from 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**, to Basic Account holding customers the Bank shall provide free of charge

- maximum 2 cash withdrawals executed in HUF with a debit card at automated teller machines (ATM) located in Hungary, provided that the sum total of the two transactions does not exceed HUF 150,000, or
- maximum 1 cash withdrawal executed in HUF in the branch network of Raiffeisen Bank up to the amount of HUF 50,000.

The Bank ensures the fee exemption provided by the Basic Account as per paragraphs a) and b) in the sequence in which the transactions are executed.

Based on his/her transaction first executed in the given calendar month, the Basic Account holding customer shall be entitled either to the benefit defined in paragraph a) or to the one defined in paragraph b).

If the amount of the cash withdrawals specified in paragraph a) exceeds HUF 150,000, then on the amount by which the HUF 150,000 limit is exceeded the Bank shall apply the fees as per the Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions from time to time in effect.

If the amount of the cash withdrawal specified in paragraph b) exceeds HUF 50,000, then on the amount by which the HUF 50,000 limit is exceeded the Bank shall apply the fees as per the List of Conditions from time to time in effect.

**In accordance with Art. 36/A and Art. 36/D of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, for those customers under guardianship who have made a declaration at Raiffeisen Bank (or for their guardians as applicable)** and who are not allowed to have bankcards at the Bank (including Versatile CLEVERcard), the Bank provides an opportunity for two free HUF cash withdrawals at the cash desks of the Bank, up to HUF 150,000 in total, or subject to the limit specified in the resolution of the guardianship authority assigning the guardian. The opportunity for free cash withdrawal is linked to the bank account in respect of which the declaration was made, and the Customer who is under guardianship in accordance with the Bank's records and his/her guardian are entitled to use it jointly.

If the sum of the first two HUF cash withdrawals at cash desk in the actual calendar month is higher than HUF 150,000, Bank applies fees stated in this actual List of Conditions applicable to HUF payments (in banknotes and coins) for the amount which exceeds HUF 150,000.

If subsequently the Customer who is entitled to free cash withdrawal or his/her guardian is allowed to and does apply for a bankcard, and the bankcard is activated, from then on the opportunity for free cash withdrawal can be used from automated teller machines (ATM) installed in Hungary.

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

From the date of 1st July 2017 until withdrawal, but at least until 30th November 2017, the Bank shall under a promotion ensure for all customers under guardianship, or for their guardians, two free cash withdrawals at cash desks linked to the account, subject to the limit specified in the resolution of the guardianship authority assigning the guardian. If customer does not make a declaration, the Bank provides the discount on the smallest numbered account.

	<i>fee/commission</i>	<i>exchange rate</i>	<i>Debit of fee/commission debit</i>
<b>HUF payments (in banknotes and coins)</b>			
HUF from HUF account <sup>1</sup> in case of FeeWaiver Plus account	0,60%, min. HUF 1008, max. HUF 15,270 + 0,6%		day of order posterior
HUF from HUF account <sup>1</sup> in case of FeeWaiver 2.0, Activity 2.0, Everyday 2.0 and Base 2.0 accounts	0,60%, min. HUF 1101, max. HUF 20,020 + 0,6%		day of order posterior
in case of Basic Account <sup>1</sup>	Free of charge max. 1 pc up to HUF 50,000, after that: Promotional fee: HUF 0 <sup>2</sup> Standard fee: 0,60%, min. HUF 1101, max. HUF 20,020 + 0,6%		day of order posterior
HUF from HUF account <sup>1</sup> in case of further accounts	0,40%, min. HUF 539, max. HUF 13,509 + 0,6%, max. HUF 420,000		day of order posterior
HUF from FCY account	0,50% + 0,6%, max. HUF 420,000	FX buying rate	day of order at the time of cash withdrawal

### FCY payments (in banknotes)

<sup>1</sup> 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.

<sup>2</sup> The promotion is valid until withdrawal, but at the latest until 30. September 2017 shall apply to the fees of the transactions booked.

FCY from HUF account	0,50% + 0,6%, max. HUF 420,000	FCY selling rate	day of order at the time of cash withdrawal
FCY from FCY account			
kept in the same currency	0,50% + 0,6%, max. HUF 420,000		day of order at the time of cash withdrawal
kept in the different currency	0,50% + 0,6%, max. HUF 420,000	FX buying/FCY selling rate	day of order at the time of cash withdrawal

The maximum HUF 420,000 refers to the 0.6% added to the given fee.

Coin can be withdrawn only in HUF.

In case of cash withdrawal with conversion the commission will be charged based on the debited amount on the account.

Ad hoc authorisation given to third parties in respect of cash withdrawal shall be accepted only up to the amount of max. HUF 500,000 (or an equivalent thereof in a foreign currency).

#### Cash withdrawal in HUF

Natural persons should give notice to the Bank at the branch of the withdrawal or by Raiffeisen Direkt of cash withdrawals reaching or exceeding the amount of HUF 500,000 by 2 p.m. on the banking day preceding the transaction. The revocation is not possible. After the ordered and not received cash the Bank charges 0,25% fee.

#### Cash withdrawal in foreign currencies:

Natural persons should give notice to the Bank at the branch on the withdrawal or by Raiffeisen Direkt of foreign currency cash withdrawals reaching or exceeding the equivalent of HUF 500,000 by 11 a.m. on the second banking day preceding the transaction. The revocation is not possible. After the ordered and not received cash the Bank charges 0,25% fee.

### **3. Foreign currency exchange without account transaction**

<b>Foreign currency exchange</b>	<i>fee/commission</i>	<i>exchange rate</i>
Buying (only for HUF)	free of charge	FCY buying rate
Selling	Not possible	

### **4. Denomination exchange of banknotes and coins**

Denomination exchange of fit forint banknotes and forint coins as well as unfit forint banknotes and forint coins qualifying as legal tender, or exchange of forint banknotes and forint coins withdrawn from circulation as well as difficult-to-recognise and damaged forint banknotes and forint coins is possible in all Raiffeisen branches with the fees stated in this section of the Conditions of Cash and Cheque Transactions. The followings are taken into consideration:

- The Bank shall exchange on one occasion per denomination maximum 50 pieces of fit forint banknotes and unfit forint banknotes qualifying as legal tender to different denominations of fit forint banknotes or – at most 100 pieces of – forint coins. Above this quantity the Bank keeps the right to decide about the fulfillment of the customer's denomination order.
- The Bank shall accept any incomplete forint banknote for denomination exchange if more than half of such forint banknote is submitted. Any incomplete forint banknote presented in several pieces – also if taped together – may be accepted for denomination exchange if the various pieces presumably belong to the same forint banknote, and the pieces combined make up more than half of such forint banknote.
- The Bank shall not be required to accept for denomination exchange forint banknotes and forint coins whose authenticity or face value cannot clearly be determined.

	<i>fee/commission</i>	<i>Debit of fee/commission</i>
Exchange of HUF coins/banknotes (per day, per denomination) <sup>1</sup>	Maximum 50 coins/banknotes: free of charge More than 50 coins/banknotes: 2% of the face value of the banknotes and coins to be paid to the customer	day of order

If less than half of any incomplete, damaged banknote is submitted, the Bank will accept it without exchange and free of charge.

Exchange of FCY banknotes/coins is not possible. Damaged FCY banknotes are not accepted as cash deposit to account and are not changed.

### 5. *Bank cheques*

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Starting from 1<sup>st</sup> September 2016 the Bank does not provide bank cheque services.

Despite the termination of the services, the Bank accepts/repurchases bank cheques issued by the Bank until 31th August 2016 and accepts cheques allocated to the Bank, in case their funds are available in the account-keeping bank of the Bank by 31th August 2016. The services are available with the conditions as follows:

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<b>Acceptance of bank cheques for collection fee<sup>1</sup></b>	1 % min. EUR 10,79
<b>Acceptance of bank cheques for collection</b>	20 days after crediting cheque's amount
<b>Sale of Raiffeisen Bank cheques</b>	order + 3 banking day
<b>Repurchase of Raiffeisen Bank cheques</b>	order + 7 banking day

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Further information about the currencies of bank cheques accepted by the Bank and about cheque collection is available on our website ([www.raiffeisen.hu/documents/global/raiportal/pdf/Utazasi\\_es\\_bankcsekk\\_tajekoztato.pdf](http://www.raiffeisen.hu/documents/global/raiportal/pdf/Utazasi_es_bankcsekk_tajekoztato.pdf)).