

# X. Safe service

## List of Conditions

Effective: As from 01<sup>st</sup> Oct 2020 until withdrawal

The changes are marked in italics in the list of terms and conditions.

Changes effective as of 01<sup>st</sup> Oct 2020:

- *The fee exemption period for customers using Safe Custody service has been extended until 31 October 2020.*

### 1. Safe service (the "Safe Deposit Box Service")

After the branch is opened, the service can be used only and exclusively at the branch at Budapest, XIII. ker. Váci út 116-118., during opening hours.

#### 1.1. Fees concerning safe deposit box rental agreements concluded after the date of 3 December 2019:

##### 1.1.1. Rental fees, depending on safe deposit box size and insurance limit:

Type "A"	Type "B"	Type "C"
Depth: 355 mm Width: 250 mm	Depth: 355 mm Width: 250 mm	Depth: 355 mm Width: 250 mm
Height: 43 mm	Height: 93 mm	Height: 193 mm
Capacity: 5.3 litres	Capacity: 10.8 litres	Capacity: 21.7 litres
HUF 7,000/month gross	HUF 8,500/month gross	HUF 10,000/month gross
<b>Basic insurance value for all safe deposit box types: HUF 2 million.</b> In accordance with customer demands, above the insurance limit of HUF 2 million a rental fee increased by HUF 500/month per each additional HUF million has to be paid. Insurance limit is capped at HUF 50 million.		
As a precondition for the safe deposit box service the Lessee is required to have an active bank account at Raiffeisen Bank, and such bank account should continue to exist during the life of the safe deposit box rental agreement.		
The fees are including 21.26% VAT.		

##### 1.1.2. Miscellaneous fees

Key deposit	HUF 49,149
Safe deposit box forced opening fee	HUF 49,149
Safe deposit box usage and manipulation room usage fee	<b>free of charge</b> 4 times a month (settlement period), for 15 minutes at maximum per occasion; any additional occasion HUF 1,500, any further started 15-minute period HUF 1,500
Authorised representatives premium	HUF 2,000/month/person Maximum 5 persons can be named as authorised representatives per safe deposit box rental agreement.
Late payment fee	same as the rental monthly fee If the Lessee is in default for 30 days or longer regarding the payment of rental fee, then in addition to the rental fee arrears he/she shall also pay the Bank an extra charge for the late payment.

### 1.2. Safe custody service provided under a separate agreement

The service is available only to customers who had a safe deposit box rental agreement with Raiffeisen Bank Zrt. in effect before 2 December 2019. The service can be used in accordance with the provisions of the relevant agreement.

<b>Monthly fee</b>	<b>Free of charge</b> The service can be used free of charge until 31 <sup>th</sup> October, 2020. After such period of free usage the fee of the custody service shall be HUF 15,000/month
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<b>Access by the customer during the period of the Agreement</b>	During the life of the Agreement, only and exclusively such customers shall have right of access <ul style="list-style-type: none"> <li>• who meet the eligibility criteria for the Premium Banking service as per the List of Terms &amp; Conditions for Premium Banking Customers, and</li> <li>• who are employees of Raiffeisen Bank. *</li> </ul> Access is free of charge once during the life of the Agreement, for each additional access HUF 2,500 is charged.
<b>Limit of Raiffeisen Bank Zrt.'s liability (basic insurance value for the above service)</b>	HUF 2 million

\* An employee or 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.

### 1.3. Fee due dates, settlement period, indexing

#### **Due date of safe rental fees:**

Rental fee is payable in lump sum for 6-month periods, in advance, as follows:

- if the Safe Deposit Box Rental Agreement enters into force between the 1st and 19th of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of that month;
- if the Safe Deposit Box Rental Agreement enters into force between the 20th and 31st of the relevant month, the rental fee due for the first 6 months shall be payable on the 25th of the following month;
- the rental fee concerning any further 6-month period shall be due on the 25th of the last month of the last paid 6-month period.
- In the case of customers contracted before 1 September 2020, the rental fee due for the period between the entry into force of the Safe Deposit Box Rental Agreement and 1 September 2020 shall be deferred and charged on 25 September 2020, simultaneously with the 6-month rental fee due from September 2020.
- For the month (first month) of entry into force of the Safe Deposit Box Rental Agreement, a pro rata monthly fee shall be charged instead of a full monthly fee. The first monthly rental fee shall be charged time-proportionately for the period lasting from the date of effectiveness of the Safe Deposit Box Rental Agreement until the last calendar day of the given month, based on calendar days.

The amount of due rental fees shall be debited automatically to the Lessee's Bank Account.

In the event of the termination of the Safe Deposit Box Rental Agreement, the time-proportional part of the prepaid rental fee shall be refunded to the Lessee.

The amount of **key deposit** is set aside in the customer's current account on the effectiveness date of the agreement.

**Safe deposit box forced opening fee** is deducted from the Bank Account identified in the agreement on the 25th day of the relevant month.

#### **Safe deposit box usage and manipulation room usage fee:**

The settlement period lasts from the 20th day of the month preceding the debit to the 19th day of the month of the debit, the fee is debited on the 25th day of each month.

**Authorised representatives premium fee** is deducted from the Bank Account identified in the agreement on the 25th day of the relevant month.

If the 25th is not a banking day, the debit will be charged on the first following banking day.

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.