

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

Individual Package – List of Conditions

Announced on 11th April 2023

Valid: from 12th of April 2023 until withdrawn, certain separate provisions shall be effective from 15th of June 2023 until withdrawn

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

Amendments announced on 11th April, effective as of 15th of June 2023:

- Pursuant to the right reserved by the Bank in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the non-embossed Start CLEVERcard type debit card product will be removed from our product range, and therefore, from 15/06/2023, the Bank will cease selling it.
- In order to replace non-embossed Start CLEVERcards expiring from 01/07/2023, the Bank will issue VertiCard type debit cards, for which a special offer is announced.

1. General provisions

Fees, commissions, costs, and APR values not detailed in this List of Conditions, as well as any matters not regulated herein, shall be governed by the latest effective Retail List of Conditions.

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

General provision applicable to customers who first signed or modified the supplement to the Framework Agreement on the Provision of Financial Services after 22 July 2010:

Condition of monthly crediting prescribed by the agreement for the use of products and services regulated in this List of Conditions: single-sum crediting to the bank account equal to at least the prevailing net amount of the monthly minimum wage.

The crediting specified above as a condition may not be performed through a cash-desk deposit.



2. Bank account management

Opening and closing an account		free of charge
Maintaining the account¹		HUF 239/mth/account
Sending money within Hungary in HUF [Ad hoc payment orders]^{1, 5}		
Transfer between own accounts		free of charge
At a branch	within the Bank	0.34%, min. HUF 463, max. HUF 7,971 and for the portion exceeding HUF 20,000, an additional + 0.3%, max. HUF 10,000
	to another bank	0.40%, min. HUF 463, max. HUF 7,971 and for the portion exceeding HUF 20,000, an additional + 0.3%, max. HUF 10,000
Via Raiffeisen Direkt	within the Bank	free of charge
	to another bank	0.19%, min. HUF 232, max. HUF 6,382 and for the portion exceeding HUF 20,000, an additional + 0.3%, max. HUF 10,000
Via Raiffeisen DirektNet, myRaiffeisen mobileapplication ²	within the Bank	free of charge
	to another bank	0.19%, min. HUF 232, max. HUF 6,382 and for the portion exceeding HUF 20,000, an additional + 0.3%, max. HUF 10,000
Transfer of positive account balance in bank account switching process	to another bank	0.40%, min. HUF 463, max. HUF 7,971 and for the portion exceeding HUF 20,000, an additional + 0.3%, max. HUF 10,000
Standing order²		
In-Bank transfer between the customer's own accounts - Standing order		free of charge
At a branch	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	
Via Raiffeisen Direkt Via Raiffeisen DirektNet, myRaiffeisen mobileapplication ²		free of charge
Direct debit [Payment of utility bills with limit monitoring (direct debit)]²		free of charge
Changing fee package		free of charge

¹ Indexation: The Bank links the calculation of the fees indicated in this List of Conditions to the average consumer price index published annually by the Central Statistics Office with respect to the preceding calendar year. The amount and rate of the fee is automatically modified (indexed) in accordance with the average annual consumer price index applicable from 1 April of each year to preceding calendar year. The modification of the fee is published by the Bank in each year at the latest by the 1st day of April in this List of Conditions. The fee is specified by the Bank to a whole forint amount in accordance with the general rules on rounding, and in the case of a tariff specified in euro, to two decimal places. The Bank reserves the right not to apply fee indexation on one or even on several occasions with respect to certain customer groups and certain service types.

² The following payment orders are currently not available via myRaiffeisen mobileapplication: Cancellation of ad hoc payment orders, Recalling ad hoc or standing order payments, SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – *urgent, extra urgent*, Ad hoc payment orders from HUF account in FCY in Bank, SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – *urgent, extra urgent*, Ad hoc payment orders from HUF account in FCY interbank, SEPA Credit Transfer – EUR payment – *urgent, extra urgent*, Ad hoc payment orders from HUF account in HUF to another country, SEPA DD Core Direct Debit, SEPA DD Core direct debit limiting statement set/modification/cancellation, Forbidding the execution of a direct debit, Refund of paid direct debit, Ad hoc payment order in FCY or in HUF in Bank, Ad hoc payment order in FCY or in HUF interbank

Sending money in euro (SEPA) [SEPA Credit Transfer]¹
EUR payment to abroad, to Single Euro Payment Area

		up to EUR 1104: 0.40%, min. HUF 463, max. HUF 7,971 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. HUF 10,000
	at branch	above EUR 1104: 0.27%, min. HUF 463, max. HUF 7,971
Standard fee		and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. HUF 10,000
		0.19%, min. HUF 232, max. HUF 6,382
	in Raiffeisen Direkt	and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. HUF 10,000
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	0.19%, min. HUF 232, max. HUF 6,382 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. HUF 10,000
Conversion fee		0.27%, max. EUR 174.30
Priority fee – in case of extra urgent orders ²		0.67%, min. EUR 7.47, max. EUR 439.92

The maximum HUF 10,000 refers to the 0.3% added to the given fee.

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

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

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

Type	Annual bank card fee In the 1 st year*	Annual bank card fee from the 2 nd year
Unembossed Start CLEVERcard <i>Non-available card type from 15/06/2023</i>	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Mastercard Standard bankcard** (card issued instead of VISA Classic)	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Embossed Start CLEVERcard (not applicable)	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	
Onecard bankcard	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	

Type	Annual bank card fee In the 1 st year*	Annual bank card fee from the 2 nd year
VISA Gold	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	
Mastercard Gold	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions	
OneCard Standard Credit Card	In accordance with the conditions contained in the prevailing Retail List of Conditions	
OneCard Gold Credit Card	In accordance with the conditions contained in the prevailing Retail List of Conditions	

* Fee waiver for the first year is available only once for the given account and the given card (for main and supplementary card as well).

** Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

Starting from 21st October 2013 the Bank does not accept new Embossed Start CLEVERcard applications.

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

The Onecard partner program was terminated on the 28th of February 2021.

In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000. Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted.

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

Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer submitted declaration about free of charge cash withdrawal related to the bank account used for the transaction]	
Number of free of charge ATM cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. ³	2 pcs
Further cash withdrawals from any ATM and at post office ⁴	In accordance with the condition applicable to the standard fees of Everyday account package published in the prevailing Retail List of Conditions.

³ Transactions are selected based on the transaction date in the actual month.

⁴ Paying postal check or other services by bankcard at the post offices, is considered as cash withdrawal or purchase depending on the POS terminal applied by Magyar Posta. For more information, please visit the website of the Magyar Posta (<http://posta.hu>).

⁵ In the case of instant HUF transfers initiated by a payment request, fee won't be charged by the Bank in order to be the Bank compliant with the Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) In a different cases, in the case of instant HUF transfers initiated by a payment request and executed between 24/11/2022 and 31/12/2022, the fee charged by the Bank will be cancelled and the Bank's fee will be charged again, without the +0.3%, max. HUF 10,000 component. In the case of instant HUF transfers initiated by a payment request and executed between 01/01/2023 and 28/02/2023, the total fee(s) charged by the Bank will be cancelled.

Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit declaration about free of charge cash withdrawal related to the bank account used for the transaction]	
from any ATM and at post office ⁴	
Monthly the first 2 cash withdrawals per card ³	free of charge
Further cash withdrawals ³	In accordance with the condition applicable to the standard fees of Everyday account package published in the prevailing Retail List of Conditions.
Further transaction fees	
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹	In accordance with the conditions of Everyday account package published in the prevailing Retail List of Conditions.
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] ¹	EUR 12.29
Versatile CLEVERcard top-up service	25% discount off the service fee, compared to the monthly fee published in the prevailing Retail List of Conditions

All other conditions applicable to bank (debit) cards and credit cards, not detailed above, are governed by the prevailing Retail List of Conditions.

5. SMS service [Mobile Banking service]

The monthly fee of the Mobil Banking service is free of charge for a period of maximum 6 months in case it was applied for after the application of the account package. Thereafter the monthly fee is equal to the fee listed in the prevailing Retail List of Conditions.

6. Credit Facilities and Loans

Arranged Overdraft	2% discount off the interest rate published in the prevailing Retail List of Conditions in case of applications submitted from 1 st of January 2021 and contracts concluded from 1 st of January 2021 based on applications submitted between 23 rd of September 2020 and 31 st of December 2020. In case of contracts concluded until 31 st of December 2020 based on Overdraft applications submitted between 23 rd of September 2020 and 31 st of December 2020 the discount is only valid from the second period. Further information in the Unsecured Loans List of Conditions.
Personal Loan with Real Estate Collateral	50% discount off the standard credit appraisal fee published in the prevailing Retail List of Conditions. If the rate of discount applicable to the prevailing credit appraisal fee published in the prevailing Retail List of Conditions with respect to standard customers equals or exceeds the rate of discount published in this List of Conditions, customers applying for a credit facility within the framework of the Individual account package will be entitled to the discount credit appraisal fee contained in the prevailing Retail List of Conditions.
Housing Loan	

7. Insurance contracts

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

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