

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

Key Employee Package – List of Conditions

Valid: from 19th May 2017 until withdrawn

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.

Employees are entitled to use Key Employee Package whose employer has a cooperation agreement with the Bank regarding the Key Employee Package at the time of the account opening.

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
Account management^{1,2}	In the case of a single-sum crediting equal to at least the prevailing net amount of the monthly minimum wage	free of charge
	In the case of the crediting of an amount less than the prevailing net monthly minimum wage	HUF 419/month/account
Yield increaser service (not available)	In accordance with the conditions applicable to the Everyday account package published in the latest Retail List of Conditions	
Transfer between own accounts		free of charge
One-off order in forint¹		
At a branch	within the Bank	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
	to another bank	
Via Raiffeisen Direkt	within the Bank	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
	to another bank	
Via Raiffeisen DirektNet	within the Bank	free of charge
	to another bank	free of charge
Transfer of positive account balance in bank account switching process	to another bank	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
Standing order		
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	free of charge	
Collection of service provider fees (direct debit)		free of charge
Changing fee package		free of charge

As of May 8, 2017, the Bank will not accept new applications for Yield increaser service.

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

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 In case of this package we require a regular monthly incoming fund with one transaction in the amount of at least the prevailing net amount of the monthly minimum wage to the current account held with Raiffeisen Bank. Incoming fund is accepted from non-Raiffeisen Bank source or from a Raiffeisen Bank account of the customer's employer as well. Raiffeisen Bank grants a onetime grace period of a further one month 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 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, 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 has not arrived. 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.

In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 6000 part of the fee does not apply. This provision shall apply retroactively as of 1 January 2017.

3. Cash withdrawal from account at the cash desk

Cash withdrawal at the cash desk

In accordance with the prevailing Retail List of Conditions.

4. Bank- and credit-card fees

Type	Annual bank card fee in the 1 st year*	Annual bank card fee from the 2 nd year
OneCard bankcard	In accordance with the conditions applicable to the Fee Waiver account package published in the prevailing Retail List of Conditions. The Bank will charge the 50% of the first yearly fee stated in the prevailing Retail List of Conditions for the OneCard bankcards applied for from 20th January 2014. The promotion is valid until withdrawal.	In accordance with the conditions applicable to the Fee Waiver account package published in the prevailing Retail List of Conditions
Unembossed Start CLEVERcard	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
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)	Free of charge	In accordance with the conditions applicable to the Everyday account package published in the prevailing Retail List of Conditions
VISA 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).

Starting from 21st October 2013 the Bank does not accept new Embossed Start CLEVERcard (In case of standard and special image design) applications.

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.

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
from Raiffeisen ATMs	free of charge
from other bank ATMs and at post office ⁴	HUF 630
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 Raiffeisen ATMs	free of charge
from other bank ATMs and at post office ⁴	HUF 630
Purchase	free of charge
Versatile CLEVERcard top-up service	25% discount off the service fee, compared to the monthly fee published in the prevailing Retail List of Conditions

The Bank is not accepting applications for Versatile CLEVERcard, Standard (Oxigén) and Gold (Oxigén) Credit Card since 10th July 2013.

Detailed information about the OneCard Credit Card related discounts are available at www.onecard.hu website.

OneCard related discounts are valid until withdrawal but at least till 31th December 2015.

The Bank reserves the right to change the list of Partners and/or the discount rates.

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

5. 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

Overdraft Facility	From 01/10/2013 2% discount off the interest rate published in the prevailing Retail List of Conditions. The promotion is valid until withdrawal.
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 Key Employee account package will be entitled to the discount credit appraisal fee contained in the prevailing Retail List of Conditions.
Housing Loan	

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>).

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