

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

Key Plus Employee Package – List of Conditions

Valid: from 1st July 2020 until withdrawn

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

The amendments in the List of Conditions from 1st of July:

- *The Bank will not accept new applications for Visa Classic cards.*
The Bank is introducing a new card type, Mastercard Standard debit card, to be issued for VISA Classic cardholders in the course of September 2020. Customers may not apply for a Mastercard Standard debit card as a new card.

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 Plus Employee Package whose employer has a cooperation agreement with the Bank regarding the Key Plus 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

Maintaining the account ¹		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 687/month/account	
Sending money within Hungary in HUF [Ad hoc payment orders]¹			
Transfer between own accounts ¹		free of charge	
At a branch	within the Bank	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions	
	to another bank		
Via Raiffeisen Direkt	within the Bank		
	to another bank		
Via Raiffeisen DirektNet, myRaiffeisen ³	within the Bank		
	to another bank		
Transfer of positive account balance in bank account switching process	to another bank		
Standing order ^{1,3}			
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 Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
Via Raiffeisen Direkt			
Via Raiffeisen DirektNet			
Via myRaiffeisen ³			
Direct debit [Payment of utility bills with limit monitoring (direct debit)] ^{1,3}		free of charge	
Changing fee package ¹		free of charge	
Paper based statement mailed to the customer's notification address ¹		HUF 109	
Paper based statement with pick-up at branch		free of charge	
Electronic account statement		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 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 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 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 on the first banking day of the month followed by the monitored month, 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.

³ The following payment orders are currently not available via myRaiffeisen: In-Bank transfer between the customer's own accounts (standing payment orders), Payment of utility bills with limit monitoring, Standing payment orders, Cancellation of ad hoc or standing payment orders and direct debit payments (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

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Standard fee	at branch	up to EUR 1015: 0.38%, min. HUF 637, max. HUF 16,343 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. HUF 6000 above EUR 1015: 0.22%, min. HUF 637, max. HUF 16,343 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. HUF 6000
	in Raiffeisen Direkt	0.22%, min. HUF 327, max. HUF 10,895 and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. HUF 6000
	via Raiffeisen DirektNet, myRaiffeisen	free of charge and for the portion exceeding equivalent amount of HUF 20,000, an additional 0,3%, max. HUF 6000
Conversion fee		0.22%, max. EUR 140.22
Priority fee – in case of extra urgent orders		0.55%, min. EUR 6.02, max. EUR 353.89

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.

3. Cash withdrawal in Hungary [Cash withdrawal from account at the cash desk]¹

Cash withdrawal at the cash desk	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
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4. Providing debit cards [bank cards] and credit-card fees¹

Application Fees of Bankcards¹

Type	Application Fee
OneCard bankcard - application fee	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
Unembossed Start CLEVERcard - application fee	
VISA Classic - application fee <i>(not applicable)**</i>	
Mastercard Standard bankcard*** <i>(card issued instead of VISA Classic)</i>	
Embossed Start CLEVERcard (not applicable) - application fee	

Annual fees of bank- and credit cards¹

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 2.0 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 in Key Plus Employee Package. The promotion is valid until withdrawal.	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
Unembossed Start CLEVERcard	Free of charge	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
VISA Classic (not applicable)** Mastercard Standard bankcard*** (card issued instead of VISA Classic)	Free of charge	In accordance with the conditions applicable to the Fee Waiver 2.0 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 Fee Waiver 2.0 account package published in the prevailing Retail List of Conditions
VISA Gold	In accordance with the conditions applicable to the Fee Waiver 2.0 account package published 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 01 July 2020, no new applications are accepted for Visa Classic cards.** Until 06 September 2020, renewing bankcards and replacement cards will continue to be manufactured as Visa Classic cards.

In accordance with its right reserved in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the Bank withdraws the Visa Classic debit card from its products offered to customers, discontinuing the VISA Classic card service, and instead of VISA Classic cards will provide the new Mastercard Standard debit card service that is closest to the VISA Classic product, which means a unilateral amendment of the cardholder agreement that is favourable or not unfavourable for the customers. Cardholders will receive personalised information by mail on the discontinuation of VISA Classic debit cards, including when the new Mastercard debit card will be sent to the cardholder, or in certain cases (if the cardholder already has a Mastercard type debit card, or if the card has an inactive status) the personalised information will include the termination of the Visa Classic card.

***** 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.**

Credit assessment of unsecured loan applications will be temporarily suspended from 19 March 2020.

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. ⁴	2 pcs
from Raiffeisen ATMs ¹	0,65%, min. HUF 272
from other bank ATMs and at post office ^{1,5}	1,30%, min. HUF 687
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 Raiffeisen ATMs ¹	0,65%, min. HUF 272
from other bank ATMs and at post office ^{1,5}	1,30%, min. HUF 687
Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase] ¹	free of charge
Further transaction fees	
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹	1.30%, min. HUF 687, max. HUF 3,272
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] ¹	EUR 9.89

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

Credit assessment of unsecured loan applications will be temporarily suspended from 19 March 2020.

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

⁴ Transactions are selected based on the transaction date in the actual month.

⁵ 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>).