

# ***Premium Banking Terms and Conditions***

## ***Effective from 1<sup>st</sup> January 2017 until withdrawal***

<b>1. GENERAL TERMS AND CONDITIONS</b>	<b>2</b>
<b>2. AVAILABLE BANK ACCOUNT FACILITIES AND BANK CARDS</b>	<b>7</b>
<b>3. INTEREST ON THE RAIFFEISEN FORINT BANK ACCOUNT IN THE CASE OF THE PREMIUM /PREMIUM GOLD/PREMIUM GOLD 2.0 OR PREMIUM SELECT ACCOUNT PACKAGE</b>	<b>8</b>
<b>4. THE EBKM VALUE OF THE BANK ACCOUNT INTEREST AS ASSIGNED IN THE EFFECTIVE GOVERNMENT DECREE</b>	<b>9</b>
<b>5. RAIFFEISEN FORINT BANK ACCOUNT FEES AND COMMISSIONS</b>	<b>10</b>
<b>6. MOBILE BANKING SERVICE</b>	<b>13</b>
<b>7. BANK CARDS, CLEVERCARDS, AND CREDIT CARDS</b>	<b>14</b>
<b>8. MAXIMUM ORDER AMOUNTS</b>	<b>21</b>
<b>9. LOANS</b>	<b>22</b>
<b>10. FIXED DEPOSITS</b>	<b>28</b>
<b>11. INVESTMENT SERVICES</b>	<b>29</b>
<b>12. RAIFFEISEN REGULAR INVESTMENT</b>	<b>35</b>
<b>13. FINANCIAL PLANNING</b>	<b>35</b>
<b>14. OTHER CONDITIONS, PARTNER DISCOUNTS</b>	<b>35</b>
<b>15. CONDITIONS OF NON-APPLICABLE PRODUCTS</b>	<b>36</b>
<b>16. PROMOTION</b>	<b>42</b>

## **1. General Terms and Conditions**

### **1.1 General Terms and Conditions applicable to customers who concluded a Supplementary Agreement prior to 6<sup>th</sup> July 2010**

In order to maintain Raiffeisen Premium Banking status without the payment of any supplementary account keeping fee, one of the following conditions must be satisfied:

In respect of the last working day of the given calendar quarter

- in the past quarter of a year a minimum monthly amount of HUF 350,000 has been credited on average to the Customer's bank account from outside the Bank or from a third party,
- the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million\*,
- the total value of the original disbursed loan amount of the Customer's home loan, multi-purpose mortgage loan, or personal loan granted by Raiffeisen Bank is at least HUF 15 million – calculated at the exchange rate effective at the time of disbursement – the Customer's outstanding debt is a total of at least HUF 5 million – calculated at the effective exchange rate – and none of the Customer's loans have been more than 30 days overdue for the past 12 months.

\* When calculating the aggregate savings balance, the Bank takes into consideration the following: balance of Raiffeisen current accounts, fixed deposits – in the case of foreign currency, converted into forint at the FX mid-rate effective on the given day – and the aggregate, effectively available closing balance of the securities account managed by Raiffeisen Bank.

The Supplementary Account keeping fee for the Raiffeisen Premium Banking service is not charged if the preconditions for use are fulfilled; otherwise, the fee is HUF 7,500/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

### **1.2 General Terms and Conditions applicable to customers who have signed a Supplementary Contract or a Supplementary Contract amendment since 6<sup>th</sup> July 2010**

The General Terms and Conditions differ depending on whether the customer requests a Premium or a Premium Gold Account Package. Other product conditions over and beyond terms and conditions of the Premium and Premium Gold Account Packages are the same regardless of which of the two account packages is used.

#### **1.2.1 General Terms and Conditions applicable to the Premium Account Package**

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last working day of the actual month:

- Transfer, to the credit of the Customer's bank account, during the month examined, from outside the Bank or from a third party, and in one lump sum, of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27<sup>th</sup> day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- the total value of the original disbursed loan amount of the Customer's home loan, and/or multi-purpose mortgage loan, and/or personal loan granted by Raiffeisen Bank is at least HUF 15 million – in case of mortgage loans or multi-purpose mortgage loans calculated at the exchange rate effective at the time of disbursement – and the Customer's outstanding non expired debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months.

The Supplementary Account Fee for the Raiffeisen Premium Banking service is not charged if, in addition to the maintenance of a Premium Account Package, at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 7,500/month/Customer (regardless of the number of the Premium Account Packages maintained), which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service. If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking Service, by the 5<sup>th</sup> working day preceding the last working day of the given month.

If, on the day of the verification, the Customer has any debts that have been overdue for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Account Package, a Supplementary Account keeping fee, regardless of whether all the other conditions are fulfilled.

### 1.2.2 General Terms and Conditions applicable to the Premium Gold Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Gold Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last working day of the actual month:

- Transfer, to the credit of the Customer's bank account, in the month examined, from outside the Bank or from a third party, and in one lump sum, of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals.. The period examined when debiting the fee for the month concerned: the period extending from the 27<sup>th</sup> day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- The total value of the disbursed loan amount of the Customer's home loan, and/or multi-purpose mortgage loan, and/or personal loan granted by Raiffeisen Bank is a total of at least HUF 18 million after the end of the grace period defined in Contract Supplement for the Provision of the Premium Banking Service on the day of verifying Membership conditions – calculated at the mid exchange rate of Raiffeisen Bank valid for individuals, effective on the day of verifying. Henceforth the Customer's outstanding actual non expired debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months before verifying conditions.

The monthly account keeping fee for the Premium Gold Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 10,172/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

If a Premium Gold Account Package is maintained, the Supplementary account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Gold Account Package, an Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5<sup>th</sup> working day preceding the last working day of the given month.

### **1.3 General Terms and Conditions applicable to customers who have signed a Supplementary Contract or a Supplementary Contract amendment since 30<sup>th</sup> August 2010**

The General Terms and Conditions differ depending on whether the customer requests a Premium or a Premium Gold Account Package. Other product conditions exceeding the special conditions of the Premium and Premium Gold Account Packages are identical if both account packages are used.

#### 1.3.1 General Terms and Conditions applicable to the Premium Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last working day of the actual month:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank, and in one lump sum of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals, (ii) or from inside of the Bank from a legal person or a company without legal personality or a sole trader of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27<sup>th</sup> day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- the total value of the original disbursed loan amount of the Customer's home loan, and/or multi-purpose mortgage loan, and/or personal loan granted by Raiffeisen Bank is at least HUF 15 million – in case of mortgage loans or multi-purpose mortgage loans calculated at the exchange rate effective at the time of disbursement – and the Customer's outstanding non expired debt is a total of at least HUF 5 million

calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months.

The Supplementary Account keeping fee for the Raiffeisen Premium Banking service is not charged if, in addition to the maintenance of a Premium Account Package, at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 7,500/month/Customer (regardless of the number of the Premium Account Packages maintained), which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service. If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5<sup>th</sup> working day preceding the last working day of the given month.

If, on the day of the verification, the Customer has any debts overdue for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Account Package, a Supplementary Account keeping fee, regardless of whether or not the other conditions are fulfilled.

### 1.3.2 General Terms and Conditions applicable to the Premium Gold Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last working day of the actual month:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank, and in one lump sum of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals, (ii) or from inside of the Bank from a legal person or a company without legal personality or a sole trader of a total amount of HUF 280,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27<sup>th</sup> day of the month preceding the month concerned to the last day of the month concerned.
- The aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.
- The total value of the disbursed loan amount of the Customer's home loan, multi-purpose mortgage loan, or personal loan granted by Raiffeisen Bank is at least HUF 18 million after the end of the grace period defined in Contract Supplement for the Provision of the Premium Banking Service on the day of verifying Membership conditions – calculated at the mid exchange rate of Raiffeisen Bank valid for individuals, effective on the day of verifying. Henceforth the Customer's outstanding actual debt is a total of at least HUF 5 million calculated at the latest effective mid exchange rate of Raiffeisen Bank valid for individuals, and none of the Customer's loans have been more than 30 days overdue during the past 12 months before verifying conditions.

The account keeping fee for the Premium Gold Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 10,172/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts that have been overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Gold Account Package, an Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the given month, the eventual Account keeping fee related to the Premium Gold Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5<sup>th</sup> working day preceding the last working day of the given month.

## **1.4 General Terms and Conditions applicable to customers who have signed a Supplementary Contract since 1<sup>st</sup> January 2015**

### 1.4.1 General Terms and Conditions applicable to the Premium Gold 2.0 Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last working day of the actual (current) month:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank (ii) or from inside of the Bank from a legal person or a company without legal personality in one lump sum of a total amount of HUF 400,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27<sup>th</sup> day of the month preceding the month concerned to the last working day of the month concerned.
- On the last working day of the month the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.

### **Between 1<sup>st</sup> February 2016 and 28<sup>th</sup> February 2017 Bank apply more favorable different General Terms and Conditions as follows:**

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank (ii) or from inside of the Bank from a legal person or a company without legal personality at most in three details of a total amount of HUF 400,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27<sup>th</sup> day of the month preceding the month concerned to the last working day of the month concerned.
- On the last working day of the month the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 8 million.

The account keeping fee for the Premium Gold Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 10,192/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

If a Premium Gold Account Package is maintained, the Supplementary Account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts that have been overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Gold 2.0 Account Package, a monthly Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the current month, the eventual Account keeping fee related to the Premium Gold 2.0 Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5<sup>th</sup> working day preceding the last working day of the current month.

### 1.4.2 General Terms and Conditions applicable to the Premium Select Account Package

The Raiffeisen Premium service may be used in conjunction with the Premium Account Package without a Supplementary Account Fee, if one of the following conditions is fulfilled. The Bank monitors fulfilling of the following conditions at the last working day of the actual (current) month:

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank (ii) or from inside of the Bank from a legal person or a company without legal personality in one lump sum of a total amount of HUF 1,000,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27<sup>th</sup> day of the month preceding the month concerned to the last working day of the month concerned.
- on the last working day of the month the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 30 million.

### **Between 1<sup>st</sup> February 2016 and 28<sup>th</sup> February 2017 Bank apply more favorable different General Terms and Conditions as follows:**

- Transfer, to the credit of the Customer's bank account, during the month examined, (i) from outside of the Bank (ii) or from inside of the Bank from a legal person or a company without legal personality at most in three details of a total amount of HUF 1,000,000 or the equivalent thereof in another currency quoted by the Bank, calculated on mid exchange rate valid for individuals. The period examined when debiting the fee for the month concerned: the period extending from the 27<sup>th</sup> day of the month preceding the month concerned to the last working day of the month concerned.
- on the last working day of the month the aggregate balance of the Customer's savings at Raiffeisen Bank is at least HUF 30 million.

The account keeping fee for the Premium Select Account Package service is not charged if at least one of the preconditions for use is fulfilled; otherwise, the fee is HUF 14,985/month, which is charged as set out in the agreement entitled Contract Supplement for the Provision of the Premium Banking Service.

If a Premium Select Account Package is maintained, the Supplementary Account keeping fee is not charged.

If, on the day of the verification, the Customer has any debts that have been overdue to the Bank for more than 30 days, then the Customer shall be obliged to pay, in relation to the maintenance of the Premium Select Account Package, a monthly Account keeping fee, regardless of whether or not the other conditions are fulfilled.

If the Premium Banking membership is cancelled, the customer does not have to pay, in the current month, the eventual Account keeping fee related to the Premium Select Account, if the customer personally reports his intention to cancel the account at the branch that provides the Premium Banking service, by the 5<sup>th</sup> working day preceding the last working day of the current month.

### **1.5. Common Rules Concerning Premium Gold, Premium Gold 2.0, Premium Select Account Packages**

1.5.1. In the following cases, the Bank shall dispense with the fulfilment of the conditions determined for exemption from the monthly account keeping fee.

- The crediting criteria determined for the given account package was unfulfilled in the month concerned:
  - however, the sum total of the credits incoming in the preceding review period—being not more by number than the number prescribed for the given account package—reached double the expected threshold amount. Within one calendar year, the Bank shall dispense with charging the account keeping fee two times at the most on this title.
  - due to sick leave or lasting inability to earn. The Bank reserves the right to ask the customer to present a certificate in this respect. Within one calendar year, the Bank shall—upon the customer’s request—dispense with applying the account keeping fee three times at the most on this title. The benefit is provided in each case through the subsequent refund of the fee.
  - in consideration for the customer’s entitlement to maternity leave or child care allowance (GYED). The Bank reserves the right to ask the customer to present a certificate in this respect. Within one calendar year, the Bank shall—upon the customer’s request—dispense with applying the account keeping fee three times at the most on this title. The benefit is provided in each case through the subsequent refund of the fee.

1.5.2. When examining compliance with the prescribed terms, the Bank has the right to depart, only and exclusively downwards, from the announced threshold values, by maximum 5%.

### **1.6. Common rules applied regardless of the type of the account package regarding 1.2., 1.3., 1.4. and 1.5. points**

When calculating the aggregate savings balance, the Bank takes into consideration the following: balance of Raiffeisen current accounts, fixed deposits – in the case of foreign currency, converted into forint at the FX mid-rate effective on the given day calculated on mid exchange rate of the Bank valid for individuals – and the aggregate, effectively available closing balance of the securities account managed by Raiffeisen Bank at the time of the verification.

The month of conclusion of the Supplementary Agreement and the next month shall be a grace period (the “Grace Period”) during which the Bank will not examine the preconditions for exemption from the account-keeping fee, and such examination shall take place first on the last business day of the month following the Grace Period.

### **1.7. Other provisions**

In the cases not regulated in these Terms and Conditions, the fees, commissions and conditions specified in the effective Retail Terms and Conditions shall be charged and applied to specific products, including promotion products.

The Bank may decide, without notifying the customer in advance, not to debit the supplementary account keeping fee.

The Bank has no obligation to conclude a contract, even if the customer complies with the conditions stipulated in these Terms and Conditions.

From 9<sup>th</sup> August 2012 customers who have for restructuring loan (Raiffeisen Újrakezdés Loan) and/or claim for payment relief – bridging loan; temporary installment decrease with tenor increase, temporary installment decrease without tenor increase; tenor increase according to the law of 2009/IV. – are not entitled for Premium Banking membership. If the customer has or claims for restructuring loan payment relief mentioned above, the Bank is entitled to terminate immediately the customer’s Supplementary Contract for Premium Banking services.

## **2. Available bank account facilities and bank cards**



### **Raiffeisen Premium, Premium Gold, Premium Gold 2.0 and Premium Select Account Package:**

forint bank account with bank card and electronic channel discounts.

The Premium Banking service is available to customers who have concluded a contract prior to 6<sup>th</sup> July 2010 in conjunction with any Raiffeisen retail bank account/bank account package.

The following account packages are not available in case of new contracts within Premium Banking services:

- Premium account package: not available since 1st February 2013
- Premium Gold account package: not available since 1st January 2015

The Premium Banking service is available to customers who have concluded a contract since 6<sup>th</sup> July 2010 in conjunction with the Premium, Premium Gold, Premium Gold 2.0 or Premium Select Account Package. If another account is opened or maintained alongside the Premium, Premium Gold, Premium Gold 2.0 or Premium Select Account Package, a Premium Account Package until 31<sup>st</sup> January 2013 or any other retail account package, from 1<sup>st</sup> February 2013 any other retail account package may be selected.

Debit bank cards available with the Raiffeisen Premium Banking service:

- Premium Start CLEVERcard
- Premium VISA GOLD bank card

The above bank, CLEVER and credit cards can be requested by customers who concluded a contract prior to 6<sup>th</sup> July 2010, even if the Customer does not have a Raiffeisen Premium Account Package.

The terms applicable to bank cards, CLEVERcards and credit cards associated with the Premium Banking service are contained in Section 7 of these Terms and Conditions.

**3. Interest on the Raiffeisen forint bank account in the case of the Premium /Premium Gold/Premium Gold 2.0 or Premium Select Account Package**

In respect of the Yield Increaser service, the interest rates specified in the table apply only to amounts that are temporarily not invested in the investment fund.

Tiered interest	Annual interest rate	EBKM <sup>1</sup>	Interest on unauthorised overdrafts
HUF 0 – 1,000,000	0.01%	0.01%	24.50%
Between HUF 1,000,001 and 5,000,000	0.01%	0.01%	
Above HUF 5,000,000	0.01%	0.01%	

With respect to amounts falling within the upper and lower limits of a given band, the Bank always pays interest in accordance with the interest rate that has been announced in respect of the given band.

With regard to the interest paid on Raiffeisen retail bank accounts, the provisions of the latest terms and conditions for Raiffeisen bank account electronic services apply.

<sup>1</sup> EBKM: Annual Effective Rate



#### **4. The EBKM value of the Bank Account interest as assigned in the effective Government decree**

The EBKM values appearing next to the bank account interest rates are - assuming quarterly interest payments - calculated on the basis of the following formula:

$$\text{Disposed term deposit} = \sum_{i=1}^n \frac{(k+bv)i}{1+r \times (t_i/365)}$$

where

n: number of interest payments

r: the value of EBKM

t<sub>i</sub>: the number remaining days from the day of the deposit allocation until the i<sup>th</sup> payment

(k+bv)<sub>i</sub>: the sum of the paid interest and the repayment of deposit amount paid on the i<sup>th</sup> payment

## 5. Raiffeisen forint bank account fees and commissions

### 5.1. Premium Gold 2.0 Account Package

		Premium Gold 2.0 Account Package
<b>Account keeping fee<sup>2</sup></b>	If the conditions detailed in section 1.4.1 of these Terms and Conditions are fulfilled.	HUF 0/month
	If the conditions detailed in section 1.4.1 of these Terms and Conditions are not fulfilled.	HUF 10,192/month
<b>Crediting of items received in forint<sup>2</sup></b>		
Transfers received from banks		HUF 0
Transfers arriving by post		Costs charged by the Hungarian Post
<b>Balance transfers between the Customer's accounts at the Bank<sup>2</sup></b>		HUF 0
<b>One-off transfer in forint<sup>2</sup></b>		
At the branch	intra-bank	0.40%, min. HUF 600, max. HUF 10,160+ 0.3%, max. HUF 6,000
	bank-to-bank	0.70%, min. HUF 701, max. HUF 10,160 + 0.3%, max. HUF 6,000
Via Raiffeisen Direkt	intra-bank	0.15%, min. HUF 295, max. HUF 5,588 Ft + 0.30%, max. HUF 6,000
	bank-to-bank	0.30%, min. HUF 397, max. HUF 5,588 + 0,30%, max. HUF 6,000
Via Raiffeisen DirektNet	intra-bank	HUF 0
	bank-to-bank	HUF 0
Transfer of positive account balance in bank account switching process	bank-to-bank	0,70%, min. 701 Ft, max. 10.160 Ft + 0,30%, max. 6.000 Ft
<b>Standing order<sup>2</sup></b>		
At the branch		0.40%, min. HUF 599, max. HUF 10,160+ 0.3%, max. HUF 6,000
Via Raiffeisen Direkt		0.15%, min. HUF 295, max. HUF 5,588 Ft + 0.30%, max. HUF 6,000
Via Raiffeisen DirektNet		HUF 0
<b>Utility fee collection (direct debit order)<sup>2</sup></b>		
At the branch		HUF 0
Via Raiffeisen Direkt		HUF 0
Via Raiffeisen DirektNet		HUF 0

<sup>2</sup> Indexation: the Bank calculates the fees specified in these Terms and Conditions on the basis of the annual average consumer price index published by the Central Statistics Office in respect of the previous calendar year. The fee or rate is modified (indexed) automatically on 1 March of each year in accordance with the average consumer price index pertaining to the previous calendar year. The Bank announces any changes in the fees in these Terms and Conditions no later than on 1 March of each year. When adjusting the fees the Bank, based on the general rules of rounding, rounds forint amounts to whole numbers, and euro amounts to two decimal places. The Bank reserves the right not to index the fees, on one or more occasions, in respect of certain customer groups and/or service types.

		<b>Premium Gold 2.0 Account Package</b>
<b>Switching account packages<sup>2</sup></b>	Switching to Premium Gold 2.0 Account Package	HUF 0
	Switching from Premium Gold 2.0 Account Package to Retail Account Package if the Premium Banking service is cancelled	HUF 0
<b>Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term<sup>2</sup></b>		HUF 0
<b>Yield Increaser service<sup>2</sup></b>		HUF 813/month
<b>Instructions for the event of death (order, amendment)<sup>2</sup></b>		HUF 0

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government decree about National Humanitarian Coordination Council, Bank reimburses a certain amount of the transaction fee to customer, pay back volume is 0,3%, but max. HUF 6,000 of the transferred amount from the charged fee.

Reimbursement will be fulfilled at latest last working day of the following month of the transaction on the concerned account.

## 5.2. Premium Select Account Package

		<b>Premium Select Account Package</b>
<b>Account keeping fee<sup>2</sup></b>	If the conditions detailed in section 1.4.2 of these Terms and Conditions are fulfilled.	HUF 0/month
	If the conditions detailed in section 1.4.2 of these Terms and Conditions are not fulfilled.	HUF 14,985 /month
<b>Crediting of items received in forint<sup>2</sup></b>		
Transfers received from banks		HUF 0
Transfers arriving by post		Costs charged by the Hungarian Post
<b>Balance transfers between the Customer's accounts at the Bank<sup>2</sup></b>		HUF 0
<b>One-off transfer in forint<sup>2</sup></b>		
At the branch	intra-bank	0.25%, min. HUF 344, max. HUF 7,007+ 0.3%, max. HUF 6,000
	bank-to-bank	0.30%, min. HUF 344, max. HUF 7,007 + 0.3%, max. HUF 6,000
Via Raiffeisen Direkt	intra-bank	HUF 0
	bank-to-bank	HUF 0
Via Raiffeisen DirektNet	intra-bank	HUF 0
	bank-to-bank	HUF 0
Transfer of positive account balance in bank account switching process	bank-to-bank	0.30%, min. HUF 344, max. HUF 7,007 + 0.3%, max. HUF 6,000
<b>Standing order<sup>2</sup></b>		
At the branch		HUF 0
Via Raiffeisen Direkt		HUF 0
Via Raiffeisen DirektNet		HUF 0
<b>Utility fee collection (direct debit order)<sup>2</sup></b>		
At the branch		HUF 0
Via Raiffeisen Direkt		HUF 0
Via Raiffeisen DirektNet		HUF 0

		<b>Premium Select Account Package</b>
<b>Switching account packages<sup>2</sup></b>	Switching to Premium Select Account Package	HUF 0
	Switching from Premium Select Account Package to Retail Account Package if the Premium Banking service is cancelled	HUF 0
<b>Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term<sup>2</sup></b>		HUF 0
<b>Yield Increaser service<sup>2</sup></b>		HUF 813/month
<b>Instructions for the event of death (order, amendment)<sup>2</sup></b>		HUF 0

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government decree about National Humanitarian Coordination Council, Bank reimburses a certain amount of the transaction fee to customer, pay back volume is 0,3%, but max. HUF 6,000 of the transferred amount from the charged fee.

Reimbursement will be fulfilled at latest last working day of the following month of the transaction on the concerned account.

## **5.2 Switching between account packages while maintaining Premium Banking membership**

### 5.2.1 From a Premium Account Package to a Premium Gold 2.0 or Premium Select Account Package

The Bank resets the account package within 5 working days after the Customer has submitted his request for switching account packages. After the new package has been set, the terms and conditions related to the maintenance of the Premium Gold 2.0 or Premium Select Account Package will be applied.

### 5.2.2 Switching in the case of accounts that are in addition to the obligatory Premium, Premium Gold, Premium Gold 2.0 or Premium Select Account Package

When switching between a Premium Account Package maintained together with the obligatory Premium, Premium Gold, Premium Gold 2.0 or Premium Select or Premium Gold Account Package or other retail account packages, the latest effective terms and conditions for Raiffeisen bank accounts and electronic services are applied.

In respect of Retail Account Packages and bank accounts kept in foreign currency the fees and commissions specified in the effective terms and conditions for the Raiffeisen bank account electronic services apply.

## 6. Mobile Banking service

### Mobile Banking fee package content

	Mobile Banking Cardinfo	Mobile Banking Accountinfo
<b>Bank card transaction</b>		
Cash withdrawal in Hungary/abroad	X	-
Purchase in Hungary/abroad	X	-
<b>Bank account activity</b>		
Crediting to bank account	-	X
Debiting from bank account	-	X
<b>Interactive text message transactions</b>		
Card limit enquiry	X	-
Balance enquiry	-	X

Normally, the identification data at the end of messages is the name of the Raiffeisen account/Raiffeisen bank card. Customers may request identification data for the Mobile Banking service that are different from this default setting.

### Service fees

	In case of Premium and Premium Gold Account Package	In case of Premium Select Account Package <sup>2</sup>	In case of Premium Gold 2.0 Account Package <sup>2</sup>
Monthly fee	free of charge	free of charge	HUF 150/Accountinfo HUF 150/Cardinfo
Request, amendment, suspension, reactivation or termination of service	free of charge	free of charge	free of charge
Automatic text message (bank card transactions, bank account activity)	free of charge	free of charge	free of charge
Interactive text message transactions <sup>2</sup> ((one-off enquiries: account balance, card limits)	HUF 21/successful enquiry	HUF 21/successful enquiry	HUF 21/successful enquiry

In respect of Retail Account Packages, the fees and commissions specified in the effective terms and conditions for Raiffeisen bank accounts and electronic services apply.

The Mobile Banking CARDINFO and the Mobile Banking ACCOUNTINFO is available if at least one automatic text message is requested.

The maximum limit per type of notification is HUF 10,000, and in the case of foreign-currency accounts USD 50, CHF 50, EUR 35 or 35 GBP. In respect of card transactions the limit can only be specified in forint.

The monthly and message fees (per type of message) are debited from the bank account on the last bank working day of the month. The settlement period for message fees starts on the last working day of the month prior to the month concerned and ends on the calendar day prior to the last working day of the month concerned.

More information about transaction types that fall within the category of notifications is available at [www.raiffeisen.hu](http://www.raiffeisen.hu).

## 7. Bank Cards, CLEVERcards, and Credit Cards

The conditions pertaining to bank cards, CLEVERcards and credit cards that can be requested and/or used within the framework of the Premium Banking service.

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

Conditions of Mastercard credit cards are determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions.

The conditions pertaining to bank cards, CLEVERcards and credit cards that can be requested and/or used within the framework of the Premium Banking service.	Premium Gold Account Package	Premium Gold 2.0 Account Package	Premium Select Account Package	Premium Account Package	Retail Account Packages
<b>Annual fee<sup>2</sup></b>					
Premium Start CLEVERcard <sup>3</sup>	<p>Free of charge<sup>3</sup></p> <p>New card requested after 1. June 2011 is free of charge only in the first year. From the second year annual card fee is the following:</p> <ul style="list-style-type: none"> <li>- in case of cards applied before 12. September 2013: HUF 5,296</li> <li>- in case of cards applied from 12. September 2013: promotional fee: HUF 5,296, non promotional fee HUF 5,729.</li> </ul> <p>Promotion is valid until 30<sup>th</sup> June 2017. Promotional fee is valid for cards charged during promotional period.</p> <p>If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the account and/or owns OneCard Credit Card, with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>The annual card fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5. bank working day of the month following the due date.</p> <p>Discounted price (free of charge) is valid for Premium Gold Account Package. If the card is not related to the Premium Gold Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>HUF 0<sup>3</sup></p> <p>New card requested after 1. June 2011 is free of charge only in the first year. From the second year annual card fee is HUF 5,740.</p> <p>If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the account and/or owns OneCard Credit Card, with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>The annual card fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5. bank working day of the month following the due date.</p> <p>Discounted price (free of charge) is valid for Premium Gold 2.0 Account Package. If the card is not related to the Premium Gold 2.0 Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>HUF 0<sup>3</sup></p> <p>New card requested after 1. June 2011 is free of charge only in the first year. From the second year annual card fee is HUF 5,740.</p> <p>If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the account and/or owns OneCard Credit Card, with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.</p> <p>The annual card fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5. bank working day of the month following the due date.</p> <p>Discounted price (free of charge) is valid for Premium Select Account Package. If the card is not related to the Premium Select Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>Free of charge<sup>4</sup></p> <p>Discounted price (free of charge) is valid for Premium Account Package. If the card is not related to the Premium Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.</p>	<p>The annual fee determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Start CLEVERcard conditions, depending on the account package type HUF 5,380 - 6,580</p>

<sup>3</sup> The annual fees of additional card(s) are the same as the annual fees of cards associated with Retail Account Packages. From this point of view, the CLEVERcard without a credit limit corresponds to the embossed Start CLEVERcard in Fee Waiver package, the Premium CLEVERcard with a credit limit corresponds to the embossed Versatile CLEVERcard and the Premium VISA Gold bank card corresponds to the VISA Gold bank card.

<sup>4</sup> Including non-embossed or embossed, standard of Special Image Design, Versatile cards with a credit limit or Start CLEVERcards without a credit limit.

<p>Premium Versatile CLEVERcard<sup>3</sup></p>	<p>From 10. July 2013 Bank is not accepting applications Free of charge<sup>3</sup> New card requested after 1. June 2011 is free of charge only in the first year. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard, HUF 7,312. If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.  Does not count as a new card request if Premium Start CLEVERcard requested before 1. June 2011 is requested to upgrade to Premium Versatile CLEVERcard after 1. June 2011.  The annual card fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5. bank working day of the month following the due date. Discounted price (free of charge) is valid for Premium Gold Account Packake. If the card is not related to the Premium Gold Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.  THM:33,8%</p>	<p>From 10. July 2013 Bank is not accepting applications HUF 0<sup>3</sup> New card requested after 1. June 2011 is HUF 0 only in the first year. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard, HUF 7,312. If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.  Does not count as a new card request if Premium Start CLEVERcard requested before 1. June 2011 is requested to upgrade to Premium Versatile CLEVERcard after 1. June 2011.  The annual card fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5. bank working day of the month following the due date. Discounted price (free of charge) is valid for Premium Gold 2.0 Account Packake. If the card is not related to the Premium Gold 2.0 Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.  THM:33,8%</p>	<p>From 10. July 2013 Bank is not accepting applications New card requested after 1. June 2011 is HUF 0 only in the first year. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard, HUF 7,312. If customer fulfills purchase transactions in amount of 500,000 HUF with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee.  Does not count as a new card request if Premium Start CLEVERcard requested before 1. June 2011 is requested to upgrade to Premium Versatile CLEVERcard after 1. June 2011.  The annual card fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5. bank working day of the month following the due date. Discounted price (free of charge) is valid for Premium Select Account Packake. If the card is not related to the Premium Select Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.  THM:33,8%</p>	<p>From 10. July 2013 Bank is not accepting applications Free of charge<sup>4</sup>  Discounted price (free of charge) is valid for Premium Account Packake. If the card is not related to the Premium Account Package when the card fee is charged, customer is not eligible to the discounted (free of charge) price.  THM: 33,8%</p>	<p>From 10. July 2013 Bank is not accepting applications The annual fee determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard HUF 7,312 THM: 33,8%</p>
	<p><b>Premium Gold Account Package</b></p>	<p><b>Premium Gold 2.0 Account Package</b></p>	<p><b>Premium Select Account Package</b></p>	<p><b>Premium Account Package</b></p>	<p><b>Retail Account Packages</b></p>
<p>Premium VISA Gold bank card<sup>3</sup></p>	<p>HUF 9,364</p>	<p>HUF 9,990</p>	<p>HUF 9,383</p>	<p>HUF 9,364</p>	<p>Identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and</p>

	<b>Premium Gold Account Package</b>	<b>Premium Gold 2.0 Account Package</b>	<b>Premium Select Account Package</b>	<b>Premium Account Package</b>	<b>Retail Account Packages</b>
					Credit Card Terms and Conditions regarding the VISA Gold bank card conditions, depending on the account package type. HUF 17,070-19,840
Premium (Oxigén) Gold Credit Card	<p>From 10 July 2013 Bank is not accepting applications</p> <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the Oxigen Gold Credit Card.</p> <p>Issued before 1st April 2012: HUF 15,100, THM: 38,9%</p> <p>Issued after 1st April 2012: HUF 13,182, THM: 38.1%</p>				
Start CLEVERcard <sup>4,5</sup>	<p>From 21 June 2011 can not be claimed</p> <p>Annual fee of cards claimed before 21 June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts:</p> <p>Unembossed Start CLEVERcard: HUF 2,626</p> <p>Unembossed Start CLEVERcard with PayPass: HUF 3,036</p> <p>Embossed Start CLEVERcard: HUF 5,380</p>				<p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package and card type</p> <p>HUF 2,626 – 6,580</p>
Versatile CLEVERcard <sup>4, 5</sup>	<p>From 21 June 2011 can not be claimed</p> <p>Annual fee of cards claimed before 21 June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions:</p> <p>Versatile CLEVERcard: HUF 5,476</p> <p>Embossed Versatile CLEVERcard: HUF 7,312</p> <p>THM: 33,8% - 34,2%</p>				<p>From 10 July 2013 Bank is not accepting applications</p> <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, in case of unembossed Versatile CLEVERcard</p> <p>HUF 5,476</p> <p>THM: 34.2%</p>
	<b>Premium Gold Account Package</b>	<b>Premium Gold 2.0 Account Package</b>	<b>Premium Select Account Package</b>	<b>Premium Account Package</b>	<b>Retail Account Packages</b>
VISA Classic <sup>5</sup>	<p>From 21 June 2011 can not be claimed</p> <p>Annual fee of cards claimed before 21 June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts:</p> <p>HUF 5,380</p>				<p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on</p>

<sup>5</sup> For a Premium Account Package, no new VISA Classic card, MasterCard Standard card, embossed and non-embossed Start CLEVERcard, embossed and non-embossed Versatile CLEVERcard, VISA Gold card can be requested, but the card associated with the customer's previous account package may be kept.



					the account package HUF 5,380-6,580
VISA Gold <sup>5</sup>	From 21. June 2011 can not be claimed Annual fee of cards claimed before 21. June 2011 are as determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts: HUF 17,070				As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package type. HUF 17,070-19,840
OneCard bankcard	Annual fee of cards are determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts: HUF 5,434				As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package  HUF 5,075-6,944
OneCard Gold Credit Card annual fee	As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card: Entering into contract till 19. July 2015: HUF 8,963 Entering into contract from 20. July 2015: HUF 16,982  THM: 39,8%	As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card: Entering into contract till 19. July 2015: HUF 8,963 Entering into contract from 20. July 2015: HUF 16,982  THM: 39,8%	In the first year: HUF 0 <sup>3</sup> From the second year annual card fee is the following: Entering into contract till 19. July 2015: HUF 8,963 Entering into contract from 20. July 2015: HUF 16,982 If customer fulfills purchase transactions in amount of HUF 3,000,000 with main and additional cards connected to the credit card account in the previous year before charging annual card fee, the bank is not charging actual card fee. The annual card fee is debited from the Customer's credit card account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5. bank working day of the month following the due date.	As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card: Entering into contract till 19. July 2015: HUF 8,963 Entering into contract from 20. July 2015: HUF 16,982  THM: 39,8%	As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions for OneCard Gold Credit Card: Entering into contract till 19. July 2015: HUF 8,963 Entering into contract from 20. July 2015: HUF 16,982  THM: 39,8%

			In case of existing Onecard Gold credit card the forthcoming annual fee will be credited. THM: 39,8%		
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In case of PayPass™ purchases below HUF 5 000, or below the defined amount in other countries outside Hungary, the Minicard can be used at PayPass acceptance points without signature or PIN code. In case of purchases above HUF 5 000, or above the defined amount in other countries outside Hungary (e.g. EUR 20), the cardholder has to approve the transaction with PIN code. The bankcards with PayPass function are considered contactless bankcards.

The THM was determined in accordance with the current conditions and the legal provisions in force and monthly free of charge Premium Gold account package, and its value may change if the conditions change. The definition of the THM refers to a HUF 375,000 credit limit, for Premium (Oxigén) Gold Credit Card to the minimum of 450 000 HUF, for OneCard Gold Credit Card to the minimum 700,000 HUF credit limit and a 1 year term. The annual percentage rate valid for the amount of the final purchase limit approved on the basis of the individual contract – which may differ from the values indicated in these Terms and Conditions – is included in the Bank’s written notice, which is part of the individual contract. The settlement period taken into account in the calculation of the THM is the period between the 25<sup>th</sup> day of each month and the 25<sup>th</sup> day of the next month. If the limit date is not a bank working day, then the bank working day immediately preceding such date shall be taken into account in calculating the settlement period. The value of the THM does not reflect the interest risk of the loan. The annual percentage rate is calculated on the basis of the following formula:

$$H = \sum_{k=1}^m \frac{A_k}{(1+i)^{t_k}}$$

Where: H: the loan amount, less the costs related to the drawdown of the loan  
 Ak: the amount of the k<sup>th</sup> repayment instalment  
 m: is the number of repayment instalments,  
 tk: the time of the k<sup>th</sup> repayment expressed in years or part-years  
 i: value of the THM

**Conditions of domestic HUF ATM and post office transactions**

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 statement has been made.

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.

**Domestic HUF ATM and post office transactions available for customers with declaration<sup>2</sup>**

	<b>Premium Gold Account Package, Forint cash withdrawal</b>	<b>Premium Gold 2.0 Account Package, Forint cash withdrawal</b>	<b>Premium Select Account Package, Forint cash withdrawal</b>	<b>Premium Account Package Forint cash withdrawal</b>	<b>Retail Account Packages</b>
Number of domestic ATM cash withdrawals free of charge in case of HUF transactions up to HUF 150,000	2 pieces				

Transactions are selected based on the date of accountancy in the actual month.					
Domestic HUF ATM cash withdrawal fees if transactions are above HUF 150,000 or 2 transactions Post office transaction fees	<b>Premium Gold Account Package, Forint cash withdrawal</b>	<b>Premium Gold 2.0 Account Package, Forint cash withdrawal</b>	<b>Premium Select Account Package, Forint cash withdrawal</b>	<b>Premium Account Package Forint cash withdrawal</b>	<b>Retail Account Packages</b>
Premium CLEVERcard (main card and additional card)	<u>From Raiffeisen ATM:</u> in an unlimited number, free of charge  <u>From other ATMs and post office transactions:</u> HUF 693/transaction	<u>From Raiffeisen ATM:</u> first two transactions: HUF 0  Above this limit: 0,6% min. HUF 249  <u>From other ATMs and post office transactions:</u> 1,2% min. HUF 746/transaction	<u>From Raiffeisen ATM:</u> in an unlimited number, free of charge  <u>From other ATMs and post office transactions:</u> HUF 694/transaction	<u>4 transactions/month from any ATMs/post office transactions:</u> free of charge  <u>Above this limit:</u> HUF 553/transaction	As determined in the Raiffeisen CLEVERcard, Bank/Credit Card Terms and Conditions.
Premium VISA Gold Deposit bank card (main card and additional card)					
Raiffeisen CLEVERcard (main card and additional card)					
VISA Classic and MasterCard Standard (main card and additional card)					
VISA Gold (main card and additional card)					

**Number of domestic HUF ATM and post office transactions available for customers without declaration<sup>2</sup>**

	<b>Premium Gold Account Package, Forint cash withdrawal</b>	<b>Premium Gold 2.0 Account Package, Forint cash withdrawal</b>	<b>Premium Select Account Package, Forint cash withdrawal</b>	<b>Premium Account Package, Forint cash withdrawal</b>	<b>Retail Account Packages</b>
Premium CLEVERcard (main card and additional card)	<u>From Raiffeisen ATM:</u> in an unlimited number, free of charge  <u>From other ATMs and post office transactions:</u> HUF 693/transaction	<u>From Raiffeisen ATM:</u> first four transactions: HUF 0  Above this limit: 0,6% min. HUF 249  <u>From other ATMs and post office transactions:</u> 1,2% min. HUF 746/transaction	<u>From Raiffeisen ATM:</u> in an unlimited number, free of charge  <u>From other ATMs and post office transactions:</u> HUF 694/transaction	<u>4 transactions/month from other ATMs/post office transactions:</u> free of charge  <u>Above this limit:</u> HUF 553/transaction	As determined in the Raiffeisen CLEVERcard, Bank/Credit Card Terms and Conditions.
Premium VISA Gold Deposit bank card (main card and additional card)					
Raiffeisen CLEVERcard (main card and additional card)					
VISA Classic and MasterCard Standard (main card and additional card)					
VISA Gold (main card and additional card)					

Other conditions	Premium Gold Account Package, Forint cash withdrawal	Premium Gold 2.0 Account Package, Forint cash withdrawal	Premium Select Account Package, Forint cash withdrawal	Premium Account Package, Forint cash withdrawal	Retail Account Packages
POS transactions	free of charge	HUF 0	HUF 0	free of charge	As determined in the Raiffeisen CLEVERcard, Bank/Credit Card and Shopping Card Terms and Conditions.
Receipt of Premium card at the branch	Free of charge	HUF 0	HUF 0	Free of charge	Free of charge
Bank card disallowance	As determined in the Raiffeisen CLEVERcard, Bank/Credit Card Terms and Conditions.				

#### Foreign ATM cash withdrawal in Premium Select Account Package

For customer with Premium Select Account Package from any account with any card	Fee debited after first cash withdrawal transaction/month from foreign ATM will be reimbursed at latest last working day of the following month of the transaction on the concerned account. The actual fee is defined in the Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions.
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#### Foreign travel insurance

Annual fee for Premium bank/credit cards in a Premium Account Package	Free of charge <sup>6</sup>
Annual fee for Premium Start CLEVERcard and Versatile CLEVER Card in Premium Gold Account Package	Free of charge <sup>6</sup> Travel insurance requested after 1 <sup>st</sup> June 2011 is free of charge only in the first year, for main and additional cards. From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard. In case of the Premium Gold Account Package and Premium CLEVERcard the annual insurance fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5 <sup>th</sup> bank working day of the month following the due date.

<sup>6</sup> The term of validity of the foreign travel insurance is the same as the term of validity of the Premium Card. If the Customer modifies his/her Premium or Premium Gold Account Package, the conditions for the entitlement to a free service in this regard cease to exist, and the costs specified in the effective Retail Terms and Conditions shall apply to the foreign travel insurance. The first debiting takes place on the first card billing date after the entitlement to a free service ceases.

<p>Annual fee for Premium Start CLEVERcard and Versatile CLEVER Card in Premium Gold 2.0 or Premium Select Account Package</p>	<p>HUF 0<sup>6</sup>  Travel insurance requested after 1<sup>st</sup> June 2011 is free of charge only in the first year, for main and additional cards.  From the second year the debited fee is identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the embossed Versatile CLEVERcard.  In case of the Premium Gold 2.0 or Premium Select Account Package and Premium CLEVERcard the annual insurance fee is debited from the Customer's bank account when due. The Bank assures the exemption from charges by crediting the annual fee subsequently by no later than the 5th bank working day of the month following the due date.</p>
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### 8. Maximum order amounts

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet
<b>Transfer between own accounts</b>	available balance	available balance	available balance
<b>Ad hoc payment orders</b>	available balance	available balance	using a one-time code sent in SMS <sup>7</sup> , HUF 8,000,000/item, HUF 20,000,000/day using a token* code: HUF 25,000,000/item, HUF 25,000,000/day
<b>Standing payment orders</b>	available balance	available balance	using a one-time code sent in SMS <sup>7</sup> HUF 8,000,000/item, HUF 20,000,000/day using a token* code: HUF 25,000,000/item, HUF 25,000,000/day
<b>Payment of utilities (authorisation on direct debit)</b>	available balance or limit set by customer	available balance or limit set by customer	available balance or limit set by customer

\*Token device is not available after 1<sup>st</sup> February 2013.

<sup>7</sup> To use the service Customer must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface to approve the order. Customer may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under the DirektNet agreement. Max. 10 transactions/day are allowed via Raiffeisen DirektNet with one-time-password in a text message. The limits mentioned above don't include Transfers between own accounts, except transfers to own security account.

## 9. Loans

### 9.1. Raiffeisen Premium Home Loan, Raiffeisen Premium „Egyetlen loan” - consolidation loan for Home Mortgage

Product with real-estate collateral

Regarding Premium Banking customers of the Bank conditions of the effective Raiffeisen Home mortgage loans and Raiffeisen Personal loans with Real Estate Collateral Loans I. List of Conditions, point 2 and 2.2 with the following differences:

Discounts offered for Premium customers:

- **Public notary document fee:** Bank after loan disturbance posteriorly refunds the public notary document fee paid for the public notary, maximum HUF 40.000. Prerequisite of the refund is that the customer needs to present the invoice to the Bank about the public notary document fee paid for the public notary exhibited to customer's name. Refund will be realised after loan disturbance, at latest on the second week's last working day after presenting the invoice.
- **Appraisal fee:** free of charge
- **Ownership documentation request fee (TAKARNET):** free of charge
- **Mortgage registration fee:** free of charge

Bank offers **interest margin discounts** for loan applications accepted after 22.08.2012 if monthly incoming transfer and transactions in a given number, details listed below, are fulfilled.

For loan applications handed in before 22.08.2012 Bank offers the interest margin discounts mentioned above if the customer pledges to fulfill monthly incoming transfer and transactions in a given number before signing the contract.

Customer fulfils the monthly incoming transfer and the expected transaction number in the given month:

- if have a bank account at the Bank, and at least the prevailing net amount of the monthly minimum wage (from 01.01.2016 HUF 73,815, from 01.01.2017 HUF 84,887) is credited in maximum two amount on the bank account specified in the loan contract in at least two months during the three months before the given months (monthly incoming transfer can not be fulfilled with cash deposit to account and in-bank transfers between the customer's own accounts) and
- monthly at least 4 transactions are fulfilled on the customer's bank account contract in at least two months during the three months before the given months. Only the irrevocable debited transactions are considered<sup>8</sup>.

The interest margin discount is 0.75% for loan applications accepted before 22.05.2014 and disbursed until 30.06.2014.

The interest margin discount is 1.00% for loan applications disbursed between 23.05.2014 and 09.04.2015.

The interest margin discount is 1.15% for loan applications disbursed after 10.04.2015.

In case of not fulfilling the expected monthly incoming transfer and/or the transactions in the given number Bank will charge a monthly fee earliest from the 4th months after the disbursement, which will be debited on the customer's bank account. The expected monthly incoming transfer is examined between the 25th of the month and the 25th of the next month<sup>2</sup>.

Charged fee in case of not fulfilling the expected monthly incoming transfer/the transactions in the given number<sup>2</sup>:

Disbursed loan between HUF 1,000,000 -5,000,000: HUF 4,985

Disbursed loan between HUF 5,000,000 -10,000,000: HUF 9,970

Disbursed loan above 10,000,000: HUF 14,955

In case of Raiffeisen Premium Home Loan accepted between 28.11.2011 and 21.08.2012 and disbursed until 21.08.2012, from the second month after the loan disbursement the debtor must fulfill a monthly incoming transfer of at least HUF 280,000 (not including cash deposits and transactions between the customer's own accounts), which amount includes the paid due monthly installments as well. In case of not fulfilling the monthly credit obligation the Bank charges the fee specified in the effective Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans I. List of Conditions, currently HUF 4,985 to the debtor's account. The expected monthly incoming transfer is examined between the 25th of the month and the 25th of the next month.

For loan applications handed in before 22.08.2012 Bank offers the interest margin discounts mentioned above if the customer pledges to fulfill monthly incoming transfer and transactions in a given number before signing the contract.

Proof of income is needed for application of Raiffeisen Premium Home Loan.

<sup>8</sup> The following transactions are considered: a) ad hoc payment orders and standing payment orders, b) direct debits c) cash withdrawal from ATM with Raiffeisen bankcard/CLEVERcard and d) purchase with Raiffeisen bankcard/CLEVERcard. The condition regarding the minimum transaction number can be fulfilled with any of these transactions. Transactions between the customer's own accounts and payment of the due monthly installment are not taken into consideration.

Changes in the interest margin discounts of Customer's fulfillment of the monthly incoming transfer and the expected transaction number in the given month: In case of termination of Premium Banking Supplementary Contract the condition of the effective Raiffeisen Home mortgage loans and Raiffeisen Personal loans with Real Estate Collateral Loans I. List of Conditions will be applied by mortgages linked to reference rate from the next reference rate period, by mortgages with 5Y and 10Y fixed interest rate from the 2. month of termination of Premium Banking Supplementary Contract. In case of not fulfilling the expected monthly incoming transfer/the transactions in the given number, from the month after the termination of Premium Banking Supplementary Contract the effective Raiffeisen Home mortgage loans and Raiffeisen Personal loans with Real Estate Collateral Loans I. List of Conditions will be applied regarding fees and tiers.

## 9.2. Raiffeisen Premium Personal Loan with Real Estate Collateral, Raiffeisen Premium „Egyetlen loan” - consolidation loan for Personal Loan with Real Estate Collateral

Product with real-estate collateral

Regarding Premium Banking customers of the Bank conditions of the effective Raiffeisen Home mortgage loans and Raiffeisen Personal loans with Real Estate Collateral Loans I. List of Conditions, point 3 and 3.2 are applied with the following differences:

Discounts offered for Premium customers:

- **Public notary document fee:** Bank after loan disturbance posteriorly refunds the public notary document fee paid for the public notary, maximum HUF 40.000. Prerequisite of the refund is that the customer needs to present the invoice to the Bank about the public notary document fee paid for the public notary exhibited to customer's name. Refund will be realised after loan disturbance, at latest on the second week's last working day after presenting the invoice.
- **Appraisal fee:** free of charge
- **Ownership documentation request fee (TAKARNET):** free of charge
- **Mortgage registration fee:** free of charge

Bank offers **interest margin discounts** for loan applications accepted after 22.08.2012 if monthly incoming transfer and transactions in a given number, details listed below, are fulfilled.

For loan applications handed in before 22.08.2012 Bank offers the interest margin discounts mentioned above if the customer pledges to fulfill monthly incoming transfer and transactions in a given number before signing the contract.

Customer fulfils the monthly incoming transfer and the expected transaction number in the given month:

- if has a bank account at the Bank, and at least the prevailing net amount of the monthly minimum wage (from 01.01.2016 HUF 73,815, from 01.01.2017 HUF 84,887) is credited in maximum two amount on the bank account specified in the loan contract in at least two months during the three months before the given months (monthly incoming transfer can not be fulfilled with cash deposit to account and in-bank transfers between the customer's own accounts) and
- monthly at least 4 transactions are fulfilled on the customer's bank account contract in at least two months during the three months before the given months. Only the irrevocable debited transactions are considered<sup>8</sup>

The interest margin discount is 0.75% for loan applications accepted before 22.05.2014 and disbursed until 30.06.2014.

The interest margin discount is 1.00% for loan applications disbursed between 23.05.2014 and 09.04.2015.

The interest margin discount is 1.15% for loan applications disbursed after 10.04.2015.

In case of not fulfilling the expected monthly incoming transfer and/or the transactions in the given number Bank will charge a monthly fee earliest from the 4th months after the disbursement, which will be debited on the customer's bank account. The expected monthly incoming transfer is examined between the 25th of the month and the 25th of the next month<sup>2</sup>.

Charged fee in case of not fulfilling the expected monthly incoming transfer/the transactions in the given number<sup>2</sup>:

Disbursed loan between HUF 1,000,000 -5,000,000: HUF 4,985

Disbursed loan between HUF 5,000,000 -10,000,000: HUF 9,970

Disbursed loan above 10,000,000: HUF 14,955

In case of Raiffeisen Premium Personal Loan with Real Estate Collateral accepted between 28.11.2011 and 21.08.2012 and disbursed until 21.08.2012, from the second month after the loan disbursement the debtor must fulfill a monthly incoming transfer of at least HUF 280,000 (not including cash deposits and transactions between the customer's own accounts), which amount includes the paid due monthly installments as well. In case of not fulfilling the monthly credit obligation the Bank charges the fee specified in the effective Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans I. List of Conditions, currently HUF 4,985 to the debtor's account. The expected monthly incoming transfer is examined between the 25th of the month and the 25th of the next month.

For loan applications handed in before 22.08.2012 Bank offers the interest margin discounts mentioned above if the customer pledges to fulfill monthly incoming transfer and transactions in a given number before signing the contract.

Proof of income is needed for application of Raiffeisen Premium Personal Loan with Real Estate Collateral.

Changes in the interest margin discounts of Customer's fulfillment of the monthly incoming transfer and the expected transaction number in the given month: In case of termination of Premium Banking Supplementary Contract the condition of the effective Raiffeisen Home mortgage loans and Raiffeisen Personal loans with Real Estate Collateral Loans I. List of Conditions will be applied by mortgages linked to reference rate from the next reference rate period, by mortgages with 5Y and 10Y fixed interest rate from the 2. month of termination of Premium Banking Supplementary Contract.

In case of not fulfilling the expected monthly incoming transfer/the transactions in the given number, from the month after the termination of Premium Banking Supplementary Contract the effective Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans I. List of Conditions will be applied regarding fees and tiers.

### **9.3. Common provisions in case of products defined in points 9.1-9.2**

#### **THM in case of products defined in points 9.1-9.2**

The THM in case of Premium Home Loan and Premium Personal Loan with Real-estate collateral was determined in accordance with the current conditions and the legal provisions in force and its value may change if the conditions change. The value of the THM does not reflect the interest risk of the loan. The THM was calculated for all home loan and personal loan with real estate collateral 5.000.000 HUF amount, 20 years tenor and equable settlement period. Amount of THM is defined in the effective Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans I. List of Conditions, point 4.1.

#### **Other provisions**

Conditions listed in points 9.1.-9.2. are referred to new loan applications handed in after 7<sup>th</sup> October 2011. Customer has to have a signed Premium Supplementary Contract when applying for loan.

If the customer's Premium membership terminates within twelve months after the disbursement of loans described in 9.1. – 9.2. points, Bank is entitled to charge the fees specified in loan contract supplementary on customer's account.

#### **Interest margin discounts in case of low LTV (loan-to-value) ratio**

If LTV (loan-to-value) ratio is lower than 50% in case of Home mortgage loans, lower than 30% in case of Personal Loans with Real Estate Collateral (sum of applied loan and real estate collateral value ratio) during loan consideration, the Bank provides 0,25% interest margin discount in case of applications accepted after 23.05.2014.

### **9.4. Raiffeisen Personal Loan**

Product without real-estate collateral

The Bank offers 100% discount for Premium Banking customers on the standard loan appraisal fee specified in the effective terms and conditions for Loans and Unsecured Loans for applications submitted until 18.10.2016. Discount can be validated for those product types and discounts, for which effective terms and conditions for Loans and Unsecured Loans gives possibility. Discount is not available for applications submitted from 19.10.2016.

All terms of Raiffeisen Personal Loan are valid in accordance with the latest effective terms and conditions for Loans and Unsecured Loans. In case of existing foreign currency based (paid in HUF), not applicable Unsecured Loans Condition List, in case of HUF based (disbursed in foreign currency and paid back in foreign currency) not applicable Unsecured Loans Condition List.



## 9.5. Overdraft Credit with Premium Promotion

Retail proclamation and its supplement regarding prevailing interest rate changes are inseparable from current Premium Banking list of conditions.

### 9.5.1 From 19<sup>th</sup> October 2016 submitted request for Overdraft Credit with Premium Promotion

Products	Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit	Handling fee	APR in the case of Premium Gold 2.0 or Premium Select Account Package	Term	Credit limit
<b>Premium Overdraft Credit</b>	3% interest rate discount	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	27.9%	Open-ended	HUF 50,000 – HUF 2,000,000*

\*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans.

The APR was determined in accordance with the latest terms and the legal provisions in force, and its value may change if the conditions change. The definition of the APR refers to a HUF 375,000 purchase limit and a 3-month term. The THM value related to the specific offer is determined in the individual contract, which differs (may differ) from the above value. The value of the THM does not reflect the interest risk of the loan. The annual percentage rate is calculated on the basis of the following formula:

$$H = \sum_{k=1}^m \frac{A_k}{(1+i)^{t_k}}$$

Where:

- H: the loan amount, less the costs related to the drawdown of the loan
- A<sub>k</sub>: the amount of the k<sup>th</sup> repayment instalment
- m: the number of repayment instalments
- t<sub>k</sub>: the time of the k<sup>th</sup> repayment expressed in years or part-years
- i: value of the THM

## 9.6. Default interest

### In case of Mortgage loans

	Date of disbursement	Before termination	After termination	
			(0-90 days)	(from 91 <sup>st</sup> day)
Home mortgage loans	Before 17 <sup>th</sup> March 2014	MNB base rate+24%, but maximum (interest fee * 1.5)+3%, but maximum annual 21.70%*	MNB base rate+24%, but maximum interest and handling fee valid one day before termination (in case of foreign currency based contracts if contract defines in case of termination actual outstanding to define in HUF, then interest and handling fee valid on termination day termination on termination day)	
	Between 17 <sup>th</sup> March and 1 <sup>st</sup> February 2015	MNB base rate +10%, but maximum (interest fee * 1.5)+3%	MNB base rate+10%, but maximum interest fee valid one day before termination	
Personal loans with Real Estate Collateral	Before 17 <sup>th</sup> March 2014	MNB base rate+24%, but maximum (interest fee * 1.5)+3%, but maximum annual 21.70%*		
	Between 17 <sup>th</sup> March and 1 <sup>st</sup> February 2015	MNB base rate +12%, but maximum (interest fee * 1.5)+3%		

Conditions for loan products granted after 21 <sup>st</sup> March 2016	Before termination	After termination	
		(0-90 days)	(91. naptól)
Home mortgage loans	MNB base rate +24%, but maximum annual (interest fee * 1.5)+3%		MNB base rate+24%, but maximum Interest fee valid one day before termination
Personal loans with Real Estate Collateral	MNB base rate +24%, but maximum annual (interest fee * 1.5)+3%		

\* The Bank is allowed to change interest fee in that direction and extent, what is allowed in connection with reference interest rate change.

## In case of unsecured loans

	<b>Contract date/Date of disbursement</b>	<b>Interest rate</b>
<b>Raiffeisen Personal Loans</b>	Before 17 <sup>th</sup> March 2014	MNB base rate + 24%, but maximum (interest fee %*1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 21.70% (Value is changing with MNB base rate)
	Between 17 <sup>th</sup> March and 1 <sup>st</sup> February 2015	MNB base rate + 24%, but maximum (interest fee %*1.5)+3%
	From 1 <sup>st</sup> February 2015	MNB base rate + 24%, but maximum (interest fee %*1.5)+3%
<b>EgyenlegPlusz Overdraft Credit</b>	Before 17 <sup>th</sup> March 2014	MNB base rate + 39%, but maximum (interest fee %*1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 21.70% (Value is changing with MNB base rate)
	Between 17 <sup>th</sup> March and 1 <sup>st</sup> February 2015	MNB base rate + 39%, but maximum (interest fee %*1.5)+3%, but maximum in case of HUF and foreign currency denominated loans 23.30% (Value is changing with MNB base rate)
	From 1 <sup>st</sup> February 2015	MNB base rate + 39%, but maximum (interest fee %*1.5)+3%

MNB base rate is valid for the whole actual half-year period, the reference MNB base rate is the 1<sup>st</sup> day rate of previous month of the half-year period. Definition of the reference base rate which is base for the default interest is defined in Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans I. List of Conditions 4<sup>th</sup> appendix.

In case of Home mortgage loans after termination until 90<sup>th</sup> day, in case of Personal loans with Real Estate Collateral interest fee valid on day of termination is valid.

Reference interest rate in case of unsecured loans is defined in Unsecured Loans Condition List in the first appendix, in case of Mortgage loans in Raiffeisen Home mortgage loans and Raiffeisen Personal loans with Real Estate Collateral Loans I. List of Conditions, in the first appendix.

Interest fee rate in case of unsecured loans is defined in Unsecured Loans Condition List, in case of Mortgage loans in Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans I. List of Conditions.

## 9.7. Transparent pricing

Conditions regarding transparent pricing are defined in the effective Raiffeisen Home mortgage loans and Personal loans with Real Estate Collateral Loans IV. List of Conditions.



## **10. Fixed deposits**

### **10.1. Fixed-term forint deposit**

The terms and conditions applicable to deposits that can be fixed on the Raiffeisen Long-term Investment Deposit Account are set out in the effective Raiffeisen Long-term Investment Deposit Account Terms and Conditions.

For Premium customers, the management of the Raiffeisen Long-term Investment Deposit Account and paper based current account statement is free of charge.

#### **10.1.1. Premium fixed-term forint deposit**

Not applicable since 7<sup>th</sup> January 2013. Interest rates of rollover deposits are determined in Retail Raiffeisen Bank Account, electronic services List of Conditions.

In the case of automatically renewed deposit-fixing orders, after the first period the deposit will bear interest on the basis of the Premium Fixed HUF Deposit interest rate indicated in the effective Raiffeisen Premium Banking Terms and Conditions.

### **10.2. Fixed-term foreign currency deposit**

#### **10.2.1. Premium fixed-term foreign-currency deposit**

Not applicable since 7<sup>th</sup> January 2013. Interest rates of rollover deposits are determined in Retail Raiffeisen Bank Account, electronic services List of Conditions.

Premium banking customers are allowed to apply all of published deposit offer for Retail customers. Details and conditions are available in Retail HUF and foreign currency time deposits List of Conditions.

The Bank may set deposit interest rates under individual (customised) terms.

## 11. Investment services

### 11.1. Investment notes of Raiffeisen Investment Funds-Hungary and Raiffeisen Capital Management

The conditions of the Raiffeisen Fund Management and Raiffeisen Capital Management investment fund units are identical to the conditions defined in the effective Investment Product Terms and Conditions.

### 11.2. Investment notes units of independent fund managers

As part of the Premium Banking service the following third-party funds are available:

#### Investment fund units of Aegon Fund Management (Hungary)

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
HU0000709597	Aegon BondMaxx Absolute Return Bond Fund <i>(previously: Aegon Central-European Corporate Bond Fund)</i>	HUF	1%, min. HUF 3,211	HUF 2,219	T+2	T+3
HU0000705272	Aegon Asia Investment Fund of Funds	HUF	1%, min. HUF 3,211	HUF 2,191	T+2	T+3
HU0000707401	Aegon Russia Equity Fund	HUF	<i>only redemption is possible</i>	HUF 2,219	-	T+3
HU0000707419	Aegon IstanBull Equity Fund	HUF	<i>only redemption is possible</i>	HUF 2,219	-	T+3
HU0000703970	Aegon Alfa Absolute Return Fund	HUF	1%, min. HUF 3,211	HUF 2,219	T+2	T+2
HU0000703145	Aegon MoneyMaxx	HUF	1%, min. HUF 3,211	HUF 2,219	T+2	T+2
HU0000708169	Aegon Smart Money	HUF	1%, min. HUF 3,211	HUF 2,219	T+2	T+3

#### Investment fund units of Aberdeen Asset Management Hungary

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
HU0000711080	Aberdeen Euro Corporate Bond Fund (Aberdeen Euró Vállalati Kötvény Alapokba Befektető Befektetési Alap)	HUF	1%, min. HUF 3,211	0	T+1	maximum T+11
HU0000704549	Aberdeen Diversified Growth Fund of Funds	HUF	1%, min. HUF 3,211	0	T+1	maximum T+11

#### Investment fund units of Allianz Fund Management

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
LU0256839274	Allianz Europe Equity Growth EUR	EUR	2%, min. EUR 26,77	0	T+3	T+3
LU0527936024	Allianz Europe Equity Growth	HUF	2% min. HUF 3,211	0	T+3	T+4

### Investment fund units of Concorde Fund Management (Hungary)

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
HU0000710116	Concorde Hold	HUF	1% min. HUF 3,211	HUF 2,219	T+2	T+2
HU0000712252	Hold Euro Fund of Funds	EUR	1% min. EUR 21,39	8,87 EUR	T+2	T+2
HU0000708938	Concorde-VM Euro	EUR	1% min. EUR 21,39	8,87 EUR	T+2	T+2
HU0000703749	Concorde VM	HUF	1% min. HUF 3,211	HUF 2,219	T+2	T+2
HU0000701693	Concorde 2000	HUF	1% min. HUF 3,211	HUF 2,219	T+2	T+2
HU0000707948	Citadella Derivative Fund <sup>9</sup>	HUF	1% min. HUF 3,211	HUF 2,219 Additional 3% in case of redemptions up to 365 calendar days from purchase	T+2	T+2
HU0000709969	Platina Pí class B	HUF	<i>only redemption is possible</i>	HUF 2,219	-	T+2
HU0000705702	Concorde Columbus	HUF	<i>only redemption is possible</i>	HUF 2,219, Additional 5% in case of redemptions up to 5 banking days from last purchase, Additional 1% in case of redemptions up to 548 calendar days from purchase	-	T+2

### Investment fund units of Fidelity

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
LU0251131958	America Fund A-ACC-USD	USD	2%, min. USD 32,11	0	T+3	T+3
LU0979392684	America Fund A-HUF (hedged)	HUF	2%, min. HUF 3,211	0	T+3	T+3
LU0979393062	Global Dividend Fund HUF (hedged)	HUF	2%, min. HUF 3,211	0	T+3	T+3
LU0772969993	Global Dividend Fund USD	USD	2%, min. USD 32,11	0	T+3	T+3
LU0997587596	FF Global Multi Asset Income Fund USD	USD	1%, min. USD 32,11	0	T+3	T+3

<sup>9</sup> According to the chapter 44.2 of the valid Prospectus of Citadella Származtatott Befektetési Alap (HU0000707948) the Bank hereby informs its Customers that the Bank is entitled – following the date specified in the announced resolution of the Fund's CEO – to devolve the compulsory chargeable front load fee on its Customers – in the range of the maximum 10 per cent of the value of the investment units. This charge shall be first applicable from 28th October, 2015. Based on chapter 44.2 of the valid Prospectus of Citadella Származtatott Befektetési Alap (HU0000707948) from 1st November, 2015 the fund is no longer available in the Raiffeisen Regular Investment.

### Investment fund units of Franklin Templeton Investments

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
LU0122614208	Templeton Global Bond	USD	1%, min. USD 32,11	0	T+3	T+3
LU0260870588	Templeton Global Bond	EUR	1%, min. EUR 26,77	0	T+3	T+3
LU0517464813	Templeton Global Bond	HUF	1%, min. HUF 3,211	0	T+3	T+3
LU0260870745	Templeton Global Total Return	EUR	1%, min. EUR 26,77	0	T+3	T+3
LU0170477797	Templeton Global Total Return	USD	1%, min. USD 32,11	0	T+3	T+3
LU0517465208	Templeton Global Total Return	HUF	1%, min. HUF 3,211	0	T+3	T+3
LU0517465380	Templeton Asian Growth	HUF	2%, min. HUF 3,211	0	T+3	T+3
LU0122613499	Biotechnology Discovery US	USD	2%, min. USD 32,11	0	T+3	T+3

**For customers with Premium Select account package the following additional investment funds are available:**

**Investment fund units of Raiffeisen Capital Management (RCM)**

ISIN code	Name	Currency	Sales commission <sup>2</sup> (Branch, Raiffeisen Direkt)	Sales commission <sup>2</sup> (Raiffeisen Internet Brokering)
AT0000688684	Raiffeisen – Energy – Equity Fund	EUR	2%, min EUR 26.77	1.75%, min. EUR 21.39
AT0000745872	Raiffeisen – Eurasia – Equity Fund	EUR	2%, min EUR 26.77	1.75%, min. EUR 21.39
AT0000497268	Raiffeisen – Emerging Markets – EquityFund	EUR	2%, min EUR 26.77	1.75%, min. EUR 21.39
AT0000A0SE25	Raiffeisen – Global Allocation Strategies Plus	EUR	2%, min EUR 26.77	1.75%, min. EUR 21.39
AT0000785241	Raiffeisen – Eastern Europe – Equity Fund	EUR	2%, min EUR 26.77	1.75%, min. EUR 21.39
AT0000A07FS1	Raiffeisen – Russian – Equity Fund	EUR	2%, min EUR 26.77	1.75%, min. EUR 21.39

Investment note redemption fee: free of charge  
 Minimum amount: EUR 1 000  
 Settlements of orders received until 1:00 p.m.: T+2 (T = day of order)

**Investment fund units of Aberdeen Asset Management**

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
LU0231490524	Global Indian Equity A2	USD	2%, min. USD 32,11	0	T+4	T+4
HU0000711072	Emerging Markets Bond Fund	HUF	1%, min. HUF 3,211	0	T+1	maximum T+11

**Investment fund units of Aegon Fund Management (Hungary)**

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
HU0000705520	Climate Change Részvény Alap EUR	EUR	2%, min. EUR 26,77	0	T+2	T+3
HU0000707195	Climate Change Részvény Alap HUF	HUF	2%, min. HUF 3,211	HUF 2,219	T+2	T+3
HU0000707401	Russia Equity Fund	HUF	1%, min. HUF 3,211	HUF 2,219	T+2	T+3
HU0000707419	IstanBull Equity Fund	HUF	1%, min. HUF 3,211	HUF 2,219	T+2	T+3

**Investment fund units of Allianz Fund Management**

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
LU0527935992	Allianz BRIC Equity	HUF	2%, min. HUF 3,211	0	T+3	T+4
LU0348827899	Allianz China Equity	EUR	2%, min. EUR 26,77	0	T+3	T+3



### Investment fund units of Concorde Fund Management (Hungary)

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
HU0000709969	Platina Pí class B	HUF	1% min. HUF 3,211	HUF 2,219	T+2	T+2
HU0000705702	Concorde Columbus	HUF	1% min. HUF 3,211	HUF 2,219, Additional 5% in case of redemptions up to 5 banking days from last purchase, Additional 1% in case of redemptions up to 548 calendar days from purchase	T+2	T+2

### Investment fund units of Franklin Templeton Investments

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
LU0300739322	Emerging Market Small Companies	USD	2%, min. USD 32,11	0	T+3	T+3

### Investment fund units of OTP

ISIN code	Name	Currency	Sales commission <sup>2</sup>	Redemption commission <sup>2</sup>	Execution of purchase orders	Execution of redemption orders
HU0000706379	Supra Derivated Investment Fund	HUF	1%, min. HUF 3,211	HUF 2,219	T+3	T+4
HU0000706361	EMDA Derivated Investment Fund	HUF	only redemption is possible	HUF 2,219	-	T+4

### Distribution channels

	Branch	Raiffeisen Direkt	Raiffeisen Internet Brokering
Purchase and redemption of investment fund units	yes	yes	yes

## Exchange rate applied

Orders submitted by 13:00 hours are executed in accordance with the following conditions:

Exchange rate applied	exchange rate valid on the day of the order (T), except: fund units of Allianz Fund Management (T+1), Aberdeen Global Indian Equity A2 (T+1), OTP Supra Derivated Investment Fund (T+1), OTP EMDA Derivated Investment Fund (T+1), Raiffeisen Capital management (T+1)
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## Order acceptance deadline

Purchase/sale orders: 13:00

In case of investment fund units with HU ISIN code provided by Aberdeen Asset Management Hungary cut-off times will be 12:00 hours.

## 11.3. Securities deposit account management<sup>2</sup>

Securities account management until 30th June 2016	An annual 0.11%, min. HUF 822, max. HUF 16,700/quarter
<b>Securities account management from 1st July 2016</b>	<b>for the part of the portfolio</b> <b>up to HUF 6 millions: 0,24% p.a.</b> <b>above HUF 6 millions up to HUF 30 millions: 0,285% p.a.</b> <b>above HUF 30 millions up to 60,7 millions: 0,11% p.a.</b> <b>above HUF 60,7 millions: free of charge</b> <b>min. HUF 822/quarter</b> <b>(due quarterly)</b>
Securities account management for Premium Select customers until 30th June 2016	50% discount from maximum fee of securities account management fee
<b>Securities account management for Premium Select customers from 1st July 2016</b>	<b>for the part of the portfolio</b> <b>up to HUF 6 millions: 0,24% p.a.</b> <b>above HUF 6 millions up to HUF 30 millions: 0,285% p.a.</b> <b>above HUF 30 millions: free of charge</b> <b>min. HUF 822/quarter</b> <b>(due quarterly)</b>

The securities account keeping fee is determined on the basis of the average quarterly volume of the securities, at face value in the case of government securities, at the end-of-quarter stock exchange closing rate in the case of equity, and at the end-of-quarter net asset value in the case of investment fund units. Securities account keeping fee is similar to securities account keeping fee published in Investment products List of Conditions

The Bank may decide not to debit the Securities account management fee.

## 11.4. Certificates

Terms and conditions regarding certificates are determined in Treasury list of conditions.

## 11.5. Transactions and other services connected to securities listed on the Budapest Stock Exchange<sup>10</sup>

	Branch	Raiffeisen Direkt	Raiffeisen Internet Brokering
Purchase/sale orders on the Budapest Stock Exchange	x	x	x

<sup>10</sup> Only orders concerning exchange-listed equities quoted at the Budapest Stock Exchange shall be accepted.

## **12. Raiffeisen Regular Investment**

The latest conditions related to the Raiffeisen Regular Investment are set out in the effective Investment Products List of Conditions.

As part of the Premium Banking service, in addition to the available funds regulated in the effective Investment Products List of Conditions, the investment notes issued in Hungary are also available, which are included in chapter 4 of the effective Investment Products List of Conditions (External Investment Funds) and in chapter 11.2 of Premium Banking Terms and Conditions (Investment notes units of independent fund managers).

Based on chapter 44.2 of the valid Prospectus of Citadella Származtatott Befektetési Alap (HU0000707948) from 1st November, 2015 the fund is no longer available in the Raiffeisen Regular Investment.

Until 7<sup>th</sup> July 2012 in case of Futura Money market fund sales commission is 0,4%. In case of Independent Fund Manager Investment Funds the standard sales commission will be charged without minimum investment fee charge. From 7<sup>th</sup> July 2012 monthly and quarterly investment purchase transactions are free of charge.

In case of redemption from Concorde Columbus Investment Fund within Raiffeisen Regular Investment, Bank does not charge redemption fee. Discounted offer is valid until withdrawn.

## **13. Financial planning**

Fee for the financial planning that may be requested from a Premium Banking advisor by Premium Banking customers: HUF 0/instance of financial planning

Financial planning means the one-off preparation and presentation of the financial plan provided by the Premium Banking advisor in accordance with the needs of the Customer.

## **14. Other conditions, partner discounts**

Various partner discounts may be available in relation to the Premium, Premium Gold, Premium Gold 2.0 or Premium Select Account Package and/or Premium cards. Additional information about partner discounts, the rate of the discounts and the conditions of eligibility is available at [www.raiffeisen.hu/premium](http://www.raiffeisen.hu/premium).

## 15. Conditions of non-applicable products

### 15.1. Premium Account Package

Not available from 1st February 2013

		Premium Account Package
<b>Account keeping fee<sup>2</sup></b>		HUF 1,980 /month/account
<b>Supplementary Account keeping fee</b> (this may be charged in the cases set out in section 1.2.1 of these Terms and Conditions)		HUF 7,500/month
<b>Crediting of items received in forint</b>		
Transfers received from banks		free of charge
Transfers arriving by post		Costs charged by the Hungarian Post
<b>Balance transfers between the Customer's accounts at the Bank</b>		free of charge
<b>One-off forint transfer<sup>2</sup></b>		
At the branch	intra-bank	0.25%, min. HUF 343, max. HUF 6,993 + 0.3%, max. HUF 6,000
	bank-to-bank	0.30%, min. HUF 343, max. HUF 6,993+ 0.3%, max. HUF 6,000
Via Raiffeisen Direkt	intra-bank	free of charge
	bank-to-bank	free of charge
Via Raiffeisen DirektNet	intra-bank	free of charge
	bank-to-bank	free of charge
Transfer of positive account balance in bank account switching process	bank-to-bank	0.30%, min. HUF 343, max. HUF 6,993+ 0.3%, max. HUF 6,000
<b>Standing order</b>		
At the branch		free of charge
Via Raiffeisen Direkt Via Raiffeisen DirektNet		free of charge
<b>Utility fee collection (direct debit order)</b>		
At the branch		free of charge
Via Raiffeisen Direkt Via Raiffeisen DirektNet		free of charge
<b>Switching account packages<sup>2</sup></b>	Switching to Premium Account Package	free of charge
	Switching from Premium Account Package to Retail Account Package in the framework of the Premium Banking service	HUF 2,337
	Switching from Premium Account Package to Retail Account Package if the Premium Banking service is cancelled	free of charge
<b>Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term</b>		free of charge
<b>Yield Increaser service<sup>2</sup></b>		HUF 463/month
<b>Instructions for the event of death (order, amendment)</b>		free of charge

Fees and commissions are debited from the bank account on the day of the transaction, while the monthly account keeping fee is debited on the last bank working day of the month.

In respect of Retail Account Packages, the fees and commissions specified in the effective Retail Terms and Conditions apply.

## 15.2. Premium Gold Account Package

Not available from 1st January 2015

		Premium Gold Account Package
<b>Account keeping fee<sup>2</sup></b>	If the conditions detailed in section 1.2.2 of these Terms and Conditions are fulfilled.	HUF 0/month
	If the conditions detailed in section 1.2.2 of these Terms and Conditions are not fulfilled.	HUF 10,172/month
<b>Crediting of items received in forint</b>		
Transfers received from banks		free of charge
Transfers arriving by post		Costs charged by the Hungarian Post
<b>Balance transfers between the Customer's accounts at the Bank</b>		free of charge
<b>One-off transfer in forint<sup>2</sup></b>		
At the branch	intra-bank	0.25%, min. HUF 343, max. HUF 6,993 + 0.3%, max. HUF 6,000
	bank-to-bank	0.30%, min. HUF 343, max. HUF 6,993 + 0.3%, max. HUF 6,000
Via Raiffeisen Direkt	intra-bank	Free of charge
	bank-to-bank	Free of charge
Via Raiffeisen DirektNet	intra-bank	Free of charge
	bank-to-bank	Free of charge
Transfer of positive account balance in bank account switching process	bank-to-bank	0.30%, min. HUF 343, max. HUF 6,993 + 0.3%, max. HUF 6,000
<b>Standing order</b>		
At the branch		Free of charge
Via Raiffeisen Direkt		Free of charge
Via Raiffeisen DirektNet		Free of charge
<b>Utility fee collection (direct debit order)</b>		
At the branch		Free of charge
Via Raiffeisen Direkt Via Raiffeisen DirektNet		Free of charge
<b>Switching account packages<sup>2</sup></b>	Switching to Premium Gold Account Package	Free of charge
	Switching from Premium Gold Account Package to Retail Account Package if the Premium Banking service is cancelled	Free of charge
<b>Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term</b>		Free of charge
<b>Yield Increaser service<sup>2</sup></b>		HUF 811/month
<b>Instructions for the event of death (order, amendment)</b>		Free of charge

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government decree about National Humanitarian Coordination Council, Bank reimburses a certain amount of the transaction fee to customer, pay back volume is 0,3%, but max. HUF 6,000 of the transferred amount from the charged fee.

Reimbursement will be fulfilled at latest last working day of the following month of the transaction on the concerned account.

### **15.3. Raiffeisen Premium „Egyetlen loan” - consolidation loan for Home Mortgage and Personal Loan with Real Estate Collateral**

The Bank did not accept new credit applications between 2<sup>nd</sup> January 2012 and 31<sup>st</sup> May 2013 for Raiffeisen “Egyetlen loan” consolidation loan for Home Mortgage and “Egyetlen” personal loan with Real Estate Collateral.

Bank offers for Premium Banking customers 0,50% interest discount from the interest specified in the effective Terms and Conditions for Loans II. for non applicable products.

In case of Egyetlen Loan for Raiffeisen Premium customers, from the second month after the loan disbursement the debtor must fulfill a monthly incoming transfer of at least HUF 280,000 (not including cash deposits and transactions between the customer’s own accounts), which amount includes the paid due monthly installments as well. In case of not fulfilling the monthly credit obligation the Bank charges the fee specified in the effective Terms and Conditions for Loans I., or in its successor, currently HUF 4,985 to the debtor’s account. The expected monthly incoming transfer is examined between the 25<sup>th</sup> of the month and the 25<sup>th</sup> of the next month.

If the customer’s Premium membership terminates, the conditions of the effective Terms and Conditions for Loans II. for non applicable products regarding Raiffeisen Egyetlen Loan will be applied to the conditions of Raiffeisen Premium Egyetlen Loan from the next interest rate period.

### **15.4. Raiffeisen Premium Home Protection Loan**

The Bank did not accept new credit applications from 2<sup>nd</sup> January 2012 for Raiffeisen Home Protection Loan consolidation loan for Home Mortgage and Raiffeisen Home Protection Loan consolidation personal loan with Real Estate Collateral.

Bank offers for Premium Banking customers 0,50% interest discount from the interest specified in the effective Terms and Conditions for Loans II. for non applicable products.

In case of Home Protection Loan for Raiffeisen Premium customers, from the second month after the loan disbursement the debtor must fulfill a monthly incoming transfer of at least HUF 280,000 (not including cash deposits and transactions between the customer’s own accounts), which amount includes the paid due monthly installments as well. In case of not fulfilling the monthly credit obligation the Bank charges the fee specified in the effective Terms and Conditions for Loans I., or in its successor, currently HUF 4,985 to the debtor’s account. The expected monthly incoming transfer is examined between the 25<sup>th</sup> of the month and the 25<sup>th</sup> of the next month.

If the customer’s Premium membership terminates, the conditions of the effective Terms and Conditions for Loans II. for non applicable products regarding Raiffeisen Home Protection Loan will be applied to the conditions of Raiffeisen Premium Home Protection Loan from the next interest rate period.

### **15.5. Raiffeisen State-subsidised Home Loan (Otthonteremtési Kölcsön)**

The Bank does not accept new credit applications from 5<sup>th</sup> December 2014. This change does not influence received or approved but not contracted applications until 4<sup>th</sup> December 2014.

#### **Customer fulfils the monthly incoming transfer and the expected transaction number in the given month:**

- if have a bank account at the Bank, and at least the prevailing net amount of the monthly minimum wage (from 01.01.2016 HUF 73,815, from 01.01.2017 HUF 84,887) is credited in maximum two amount on the bank account specified in the loan contract in at least two months during the three months before the given months (monthly incoming transfer can not be fulfilled with cash deposit to account and in-bank transfers between the customer’s own accounts), and
- monthly at least 4 transactions are fulfilled on the customer’s bank account contract in at least two months during the three months before the given months. Only the irrevocable debited transactions are considered<sup>9</sup>.

The interest margin discount is 0.75% for loan applications accepted before 22.05.2014 and disbursed until 30.06.2014.

The interest margin discount is 1.00% for loan applications accepted after 23.05.2014.

#### **Interest rate paid by Debtor can not ease down during Interest subsidy period under 6% incorporating the interest margin discount.**

In case of not fulfilling the expected montly incoming transfer and/or the transactions in the given number Bank will charge a monthly fee earliest from the 4<sup>th</sup> months after the disbursement, which will be debited on the customer’s bank account. The expected monthly incoming transfer is examined between the 25<sup>th</sup> of the month and the 25<sup>th</sup> of the next month<sup>2</sup>.

#### **Charged fee in case of not fulfilling the expected montly incoming transfer/the transactions in the given number<sup>2</sup>:**

Disbursed loan between HUF 1,000,000 -5,000,000: HUF 4,985  
Disbursed loan between HUF 5,000,000 -10,000,000: HUF 9,970  
Disbursed loan above 10,000,000: HUF 14,955

In case of termination of Premium Banking Supplementary Contract, from the next interest rate period the conditions of the effective List of Conditions for Loans I. Housing Loans and Home Equity Loans will be applied.

In case of State subsidized Home Loan (Otthonteremtési kölcsön) THM has been determined on the basis of the arithmetic average of the Hungarian state bond yield weighted by the amounts accepted on the auctions in the last 3 months preceding publication effective from 28 December 2016 (0,60%), the 6 month BUBOR (0,42%) value valid on 28 December 2016 and on the basis of the terms in the effective List of Conditions relevant for HUF based Home loan effective from 1 January 2017 and the relevant laws, and the Base Account Package (where no monthly account-keeping fee is charged).

The THM value specified in this Retail List of Conditions serves information purposes only. The THM value has been determined in the effective List of Conditions for Loans I. Housing Loans and Home Equity Loans, point 4.1.

If the conditions are changing, the THM value may change as well, it does not reflect the interest rate risk of the loan. The interest rate follows identically to the change of 6 month BUBOR value valid two days prior to the last working day of the month previous to the roll over date of the interest rate period. Opening of an account with account keeping fee is not necessary for the loan contract.

Appraisal fee is charged only in case of positive evaluation and approved loan. Loan appraisal fee is due on the date of the contracting. The THM value specified in this Retail List of Conditions serves information purposes only.

### **Other provisions**

Conditions listed are referred to new loan applications handed in after 7. October 2011. Customer has to have a signed Premium Supplementary Contract when applying for loan.

If the customer's Premium membership terminates within twelve months after the disbursement of loan, Bank is entitled to charge the fees specified in loan contract supplementary on customer's account.

## 15.6. Premium Overdraft Credit

### 15.6.1 Premium Overdraft Credit conditions applied until 5<sup>th</sup> September 2011

Products	HUF-based interest rate	Handling fee	Term	Credit limit
<b>Premium Overdraft Credit</b>	14.67% p.a.	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

### 15.6.2 Premium Overdraft Credit applied from 6<sup>th</sup> September 2011 until 31<sup>st</sup> December 2014

Products	HUF-based interest rate	Handling fee	Term	Credit limit
<b>Premium Overdraft Credit</b>	15.52% p.a.	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

\*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

Using available overdraft credit until HUF 3.000 the Bank does not charge interest rate. In case of transgression of overdraft credit limit the Bank will use standard interest rates for the interest-free amount to the period of transgression of overdraft credit limit.

### 15.6.3 Premium Overdraft Credit applied from 22<sup>nd</sup> January 2015 and disbursed until 1<sup>st</sup> February 2015

Products	HUF-based interest rate	Handling fee	Term	Credit limit
<b>Premium Overdraft Credit</b>	15.52% p.a.	Free of charge in the first year, 2,00% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

\*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.



The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

#### 15.6.4 Premium Overdraft Credit applied from 1<sup>st</sup> February 2015 and disbursed until 21<sup>st</sup> March 2016

Products	HUF-based interest rate	Handling fee	Term	Credit limit
<b>Premium Overdraft Credit</b>	3% interest rate discount p.a.	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	Open-ended	HUF 50,000 – HUF 2,000,000*

\*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Definition of the interest rate change indicator is defined in Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

#### 15.6.5 From 21<sup>st</sup> March 2016 until 18<sup>th</sup> October 2016 submitted request for Overdraft Credit

Products	Interest rate discount in reference with interest rate defined in Conditions List for unsecured loans for Overdraft credit	Handling fee	APR in the case of Premium Gold 2.0 or Premium Select Account Package	Term	Credit limit
<b>Premium Overdraft Credit</b>	3% interest rate discount	Free of charge in the first year, 2% of the annual Overdraft Credit, from the second year	27.9%	Open-ended	HUF 50,000 – HUF 2,000,000*

\*Maximum credit limit that may be applied for on the first occasion: HUF 2,000,000.

Interest margin change: The Bank applies the HOF interest margin change indicator, where the interest margin is fixed, the Bank is not allowed to change unilaterally.

Definition of the reference base rate and interest margin change indicator is defined in Unsecured Loans Condition List in the 1. appendix.

The terms of the product are valid in the case of a new Premium Overdraft Credit. All other terms are valid in accordance with the latest effective terms and conditions for Unsecured Loans. All other terms are valid in accordance with the latest effective Retail HUF based and foreign currency based (disbursed and paid back in foreign currency) non applicable Unsecured Loans Condition List.

**16. Promotion**

**Account Opening Promotion with Optional Gift (promotional period: 28 September 2015 to 25 November 2015, modified on 20 November 2015 and on 26 November 2015)**

**The promotional period is extended until 31 December 2015 by the Bank.**

Customers who open account in the period from 26 November 2015 to 31 December 2015, shall be eligible to the gift if they fulfill the conditions below until 12 January 2016, and on the day of 12 January 2016. In case of fulfilling all the criteria, the gift will be delivered until 10 February 2016.

The exclusion criteria specified in point 6., will be examined for the period from 28 September 2015 to 31 December 2015 by the Bank. The promotion is extended with the conditions announced for the promotional period from 28 September 2015 to 25 November 2015, except the difference specified above.

For the period from **28 September 2015 to 25 November 2015 (promotional period)** the Bank announces a promotion for its new, full-age customers who open Fee Waiver Plus, Premium Gold 2.0, Premium Select retail bank accounts.

In the scope of the promotion, as a bonus to their new Fee Waiver Plus, Premium Gold 2.0 or Premium Select account packages, in case of the customer fulfils all conditions below, the Bank shall give a gift depending on the customer's choice as follows:

Bank account	Type of the Optional Gift	
	Microsoft Lumia card-independent smartphone	Edenred Shopping and Gift Voucher
Fee Waiver Plus	532 SS Black	amount of HUF 20.000
Premium Gold 2.0	535 SS Black	amount of HUF 30.000
Premium Select	640 LTE SS Black	amount of HUF 50.000

The Customer who satisfies all conditions below, shall be eligible to a gift:

1. he/she opens a new Fee Waiver Plus, Premium Gold 2.0 or Premium Select account during the promotional period,
2. satisfies in full the preconditions for free account-keeping concerning the selected account package as set out herein or in the Premium Banking Terms and Conditions at least once by 10 December 2015 at the latest (the grace period specified for the fulfilment of the preconditions for free account-keeping will not apply to customers participating in the promotion),
3. in connection with the promotion, the Customer makes a Statement of Loyalty during the promotional period wherein he/she acknowledges that participation in the promotion is subject to the payment of a Promotion Participation Fee, which is however released (not debited to the Customer's account) by the Bank after the fulfilment of the 1-year loyalty period,
4. qualifies as a new customer, i.e. has not had a Raiffeisen retail bank account since 27 March 2015 until opening a bank account after 27 September 2015,
5. did not receive a gift Nokia Lumia 530 DS Dark Grey telephone set in the scope of the promotion called "Fee Waiver Plus Account Package Opening Promotion" implemented in the period between 27 October 2014 and 15 December 2014,
6. in the period between 28 September 2015 and 10 December 2015 he/she is neither an employee nor an executive officer of Raiffeisen Bank Zrt. or any of its subsidiaries,
7. on 10 December 2015, the Customer has an active Fee Waiver Plus, Premium Gold 2.0 or Premium Select bank account, which is not undergoing termination,
8. has no overdue and payable debts owing to the Bank on 10 December 2015,
9. has a Hungarian mailing address.

The Customer should declare in his/her Loyalty Statement which type of gift he/she chooses. The type of the selected gift may not be subsequently changed.

If during the promotion period the Customer initiates a change between the account packages featuring in the promotion, he/she should make a new Loyalty Statement concerning the new account package when initiating the change. With the change of account packages, the Loyalty Statement made earlier shall become void. In the absence of a new Loyalty Statement, the Customer will lose his/her entitlement to the gift.

Participation in the promotion—provided that the gift is delivered—is bound to the payment of the following Promotion Participation Fee, which is waived by the Bank if within 1 year of the conclusion of the contract (Loyalty Period) no change of account packages specified in the table takes place and the account is not terminated.

		In case of		
		Fee Waiver Plus	Premium Gold 2.0	Premium Select
<b>Promotion Participation Fee</b>	Fee payable simultaneously with the closing of the account or the change of the account package if within 1 year counted from the conclusion of the agreement concerning the package opened in the promotion (the “ <b>loyalty period</b> ”): <ul style="list-style-type: none"> <li>the agreement is terminated by the Customer, <b>or</b></li> <li>in case of Fee Waiver Plus package the Customer initiates change into any fee package other than the Premium Gold 2.0 or Premium Select account packages, in case of Premium Gold 2.0 the Customer initiates change into any account package other than the Premium Select account package, <b>or</b></li> <li>the Bank initiates the termination of the agreement due to the Customer’s gross breach of contract.</li> </ul>	<b>HUF 23,000</b>	<b>HUF 33,000</b>	<b>HUF 50,000</b>

To eligible customers, the selected gift will be delivered to the customer’s Hungarian mailing address registered at the Bank by a company contracted by the Bank for cooperation in the deliveries (Magyar Posta Zrt.; registered office: 1138 Budapest, Dunavirág u. 2-6., “Magyar Posta”).

Magyar Posta shall try to deliver the gift upon the Bank’s order by 24 December 2015, two times at maximum. After that the package shall be deposited at a post office where it may be collected as per Magyar Posta’s notice. If the package is not collected within 10 business days at the post office either, the Customer shall lose his/her title to the gift.

For the purpose of the delivery of the gift, the Bank shall forward the name, mailing address and phone number data of its customers eligible to a gift in the scope of the promotion to the Magyar Posta, who shall process such data.

A limited manufacturer’s warranty of 24 months for the Microsoft Lumia sets shall be assumed by Microsoft Mobile Oy, according to the conditions contained by the delivered package, and the Bank shall not bear liability of any kind whatsoever for any damages to the set.

If the number of customers that choose telephone set in connection with the given account package exceeds the available stock, the telephone sets will be allocated in the temporal sequence of account openings. Once the stock runs out, the Bank reserves the right to send vouchers to the customers (of an amount related to the given account package) instead of telephone sets.

“Edenred Shopping and Gift Vouchers” are distributed by Edenred Magyarország Kft. The vouchers should be used by 31 December 2016. The customer may not choose the denomination of the gift vouchers.

The promotion shall be valid until the end of the announced promotional period, or **while stocks last**. Each customer shall be entitled to one gift only. The gift cannot be exchanged to cash.

**Account Opening with Microsoft Telephone Promotion (promotional period: 16<sup>th</sup> February 2015 to 27<sup>th</sup> March 2015, extended until 3<sup>rd</sup> April 2015)**

For the period from **16<sup>th</sup> February 2015 to 27<sup>th</sup> March 2015 (promotional period)** the Bank announces a promotion for its customers who open Premium Gold 2.0 or Premium Select retail bank accounts. **The promotional period is extended until 3<sup>rd</sup> April 2015.**

In the scope of the promotion, as a bonus to their new Premium Gold 2.0 or Premium Select account packages, the Bank will give one card-independent dual SIM **Microsoft Lumia 532 DS** Black smartphone set to all its customers who satisfy all conditions described below.

The Customer shall be eligible to a phone set if:

1. he/she opens a new Premium Gold 2.0 or Premium Select account during the promotional period,

2. an income<sup>11</sup> of at least HUF 400,000 coming directly from the employer or a pension of the same amount is credited in lump sum to the Premium Gold 2.0 or Premium Select account of the account-keeping Customer by the date of 12<sup>th</sup> May 2015 at the latest,
3. in connection with the promotion, the Customer makes a Statement of Loyalty during the promotional period wherein he/she acknowledges that participation in the promotion is subject to the payment of a Promotion Participation Fee, which is however released (not debited to the Customer's account) by the Bank after the fulfilment of the 1-year loyalty period,
4. he/she has not had a Raiffeisen retail bank account since 26<sup>th</sup> October 2014,
5. in the period between 16<sup>th</sup> February 2015 and 12<sup>th</sup> May 2015 he/she is neither an employee nor an executive officer of Raiffeisen Bank Zrt. or any of its subsidiaries,
6. on the last day of the timeframe available for the fulfilment of the crediting stipulation (on 12<sup>th</sup> May 2015), the Customer has
  - in the case of an account opened in the Premium Gold 2.0 fee package, an active Premium Gold 2.0 or Premium Select,
  - in the case of an account opened in the Premium Select fee package, an active Premium Select
7. bank account which is not undergoing termination, and the Customer has no overdue and payable debts owing to the Bank, the Customer has a Hungarian mailing address.

By making a Statement of Loyalty concerning the Premium Gold 2.0 or Premium Select account package opened in the promotional period, the Customer acknowledges that with his/her participation in the promotion he/she undertakes a duty to pay a Promotion Participation Fee as follows, provided that the phone set has been delivered to the Customer.

<b>Promotion Participation Fee</b>	If: <ul style="list-style-type: none"> <li>• the Customer does not initiate the termination of the agreement concerning the Premium Gold 2.0 or Premium Select account package opened in the promotion, or</li> <li>• in the case of an account opened in the Premium Gold 2.0 fee package he/she initiates change into Premium Select account package, or</li> <li>• the Bank does not initiate the termination of the account due to the Customer's gross breach of contract within 1 year counted from the conclusion of the agreement (the "loyalty period").</li> </ul>	<b>HUF 0</b>
	<ul style="list-style-type: none"> <li>• Fee payable simultaneously with the closing of the account or the change of the account package if within 1 year counted from the conclusion of the agreement concerning the Premium Gold 2.0 or Premium Select account package opened in the promotion (the "loyalty period"):</li> <li>• the agreement is terminated by the Customer, or</li> <li>• in the case of an account opened in the Premium Gold 2.0 fee package the Customer initiates change into any fee package other than Premium Select account packages, or</li> <li>• In the case of an account opened in the Premium Select fee package, initiation of change into any other fee package, or</li> <li>• the Bank initiates the termination of the agreement due to the Customer's gross breach of contract.</li> </ul>	<b>HUF 23,000</b>

To our customers who satisfy all conditions specified above, we shall have the smartphone set delivered by the enterprise contracted by the Bank for the delivery service (Magyar Posta Zrt.; registered office: 1138 Budapest, Dunavirág u. 2-6., "Magyar Posta") at the customer's Hungarian mailing address registered at the Bank. Magyar Posta shall try to deliver the phone set upon the Bank's order by 29 May 2015, two times at maximum. After that the package shall be deposited at a post office where it may be collected as per Magyar Posta's notice. If the package is not collected within 10 business days at the post office either, the Customer shall lose his/her title to the phone set.

For the purpose of the delivery of the smartphone set, the Bank shall forward the name, mailing address and phone number data of its customers eligible to a smartphone set in the scope of the promotion to the above named enterprise cooperating in delivery, who shall process such data.

A limited manufacturer's warranty of 24 months for the set shall be assumed by Microsoft Mobile Oy, according to the conditions contained by the delivered package, and the Bank shall not bear liability of any kind whatsoever for any damages to the set.

The promotion shall be valid until the end of the announced promotional period, or **while stocks last**. The smart phone sets shall be allocated in the sequence of opening of the accounts. Each customer shall be entitled to one phone set only. The smartphone set cannot be exchanged to cash.

**In the event of the termination** of a Premium Gold account package **opened in the scope of the promotion**, or an **account package** opened in the scope of the promotion as a Fee Waiver Plus account package and subsequently changed to Premium Gold, the Bank shall charge an **account closing fee determined in the Raiffeisen Bank account, electronic services List of Conditions point 5.3**, provided all conditions specified below are true:

<sup>11</sup> For the purposes of the examination of the income stipulation, any withdrawal of monies on any title from self employment or a business association where the Customer participating in the promotion has an unlimited liability for the obligations of the business association up to his/her entire property shall be excluded.

- the Customer satisfied all conditions for the promotion and became eligible to the smart phone set, which he or she actually received,
- the account closing has been initiated by the Customer<sup>12</sup>,
- less than 12 months have passed between the opening of the account and the submission of the bank account termination request<sup>13</sup>.

### **Retention offer for Premium Banking customers**

Bank announces securities account promotion for Premium Banking customers, who during year 2014 regularly used the Bank's retail bank account related services at a branch closed between 1<sup>st</sup> June 2015 and 30<sup>th</sup> September 2015. .

Those customers of the Bank are eligible to the promotion, who on the last day of the sixth month following the closure of the branch providing retail account-keeping related services to them have a Premium, Premium Gold, Premium Gold 2.0 or Premium Select account package, which is not in the process of being closed, and furthermore who do not have any overdue and payable debts owed to the Bank as of such date. Branch closure dates are sent by the Bank individually to all of the customers, via post or electronic mail.

Fulfilling criterias defined earlier, for the below listed branch customers Bank does not charge securities account keeping fee for four quarters. Conditions regarding securities account keeping fee is defined earlier in this condition list, in point 11.3.

### **Recommend and win one iPhone 7 smartphone! account opening promotion**

The Bank publishes current account opening promotion between 1st December 2016-28th May 2017 with name: „Recommend and win one iPhone 7 smartphone!“ Participants in promotion are Premium Banking customers of the Bank and recommended net customers. Detailed rules of the promotion can be found in Hungarian language on website: <https://premiumbanking.raiffeisen.hu/>

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<sup>12</sup> It shall not qualify as an account closing initiated by the Customer if in a personal loan request the Customer provides that in case the personal loan agreement fails to enter in force, then the Bank should take steps to terminate the bank account connected to the personal loan agreement.

<sup>13</sup> For the purposes of the charging of the account closing fee, a change in account packages shall not be regarded as an account opening.