

Premium Banking Terms and Conditions

Effective from 1st April 2019 until withdrawal

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

Amendments effective as of 1 April, 2019:

- *The fees marked by N.o. 2 superscript are increased by 2,8%. which was the scale of the Consumer Price Index in 2018.*
- *In the case of credit transfers to client and central accounts kept at the Hungarian State Treasury (MÁK), the promotional fee discount related to the fee element of 0.3% max. HUF 6,000 has been extended untill 01.06.2019.*
- *The fee discount related to the Regular Investment Transaction fees has been extended until 30.06.2019*



1. General Terms and Conditions

1.1 General Terms and Conditions applicable to customers who concluded a Supplementary Agreement prior to 6th 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 7,927/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 6th 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 27th 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 7,927/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 5th 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 27th 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 10,751/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 5th 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 30th 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 27th 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 7,927/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 5th 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 27th 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 10,751/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 5th 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 1st 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 27th 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 1st February 2016 and 31st May 2019 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 27th 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 10,722/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 5th 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 27th 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 1st February 2016 and 31st May 2019 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 27th 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 15,837/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 5th 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 9th 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.

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.

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

Due to the changes—effective as of 01/01/2019—of Act CXVI of 2012, the Bank will not charge the fee element of 0.3% max. HUF 6,000 in accordance with the principle of symmetry in the case of all credit transfers for the portion not exceeding HUF 20,000 per transaction.

Under this:

- if the amount of the credit transfer is HUF 20,000 or less, the fee element of 0.3% max. HUF 6,000 is not charged,
- if the amount of the credit transfer is in excess of HUF 20,000, then up to HUF 20,000 the fee element of 0.3% max. HUF 6,000 is not charged.

In the scope of a promotion offered between 1 January 2019 and 1 June 2019, in the case of credit transfers from retail bank accounts to client accounts kept at the Hungarian State Treasury (MÁK), or to central accounts kept for the purpose of buying and selling government securities (to the credit of accounts identified by MÁK and belonging to the account ranges listed below), from the credit transfer fee the Bank will not charge the fee element corresponding to the measure of financial transaction tax - 0.3% max. HUF 6,000.

MÁK accounts affected by the discount:

| | | | |
|----------------------------|----------------------------|----------------------------|----------------------------|
| 10002003-93489306-00000000 | 10036004-93489306-00000000 | 10025004-93489306-00000000 | 10002003-93489306-00000000 |
| 10002003-93489306-00000000 | 10045002-93489306-00000000 | 10049006-93489306-00000000 | 10002003-93489306-00000000 |
| 10024003-93489306-00000000 | 10002003-93489306-00000000 | 10047004-93489306-00000000 | 10036004-93489306-00000000 |
| 10045002-93489306-00000000 | 10048005-93489306-00000000 | 10049006-93489306-00000000 | 10026005-93489306-00000000 |
| 10028007-93489306-00000000 | 10046003-93489306-00000000 | 10034002-93489306-00000000 | 10047004-93489306-00000000 |
| 10033001-93489306-00000000 | 10024003-93489306-00000000 | 10027006-93489306-00000000 | 10027006-93489306-00000000 |
| 10044001-93489306-00000000 | 10046003-93489306-00000000 | 10034002-93489306-00000000 | 1003500-93489306-00000000 |
| 10029008-93489306-00000000 | 10026005-93489306-00000000 | 10044001-93489306-00000000 | 19017004-88104264-70100001 |
| 10048005-93489306-00000000 | 10002003-93489306-00000000 | | |

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 6th 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 6th 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 31st January 2013 or any other retail account package, from 1st 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 6th 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

| Tiered interest | Annual interest rate | EBKM ¹ | 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.

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_i: the number remaining days from the day of the deposit allocation until the ith payment

(k+bv)_i: the sum of the paid interest and the repayment of deposit amount paid on the ith payment

¹ EBKM: Annual Effective Rate

5. Raiffeisen forint bank account fees and commissions

5.1. Premium Gold 2.0 Account Package

| | | Premium Gold 2.0 Account Package |
|--|--|---|
| Account keeping fee² | 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 10,722/month |
| Crediting of items received in forint² | | |
| Transfers received from banks | | HUF 0 |
| Transfers arriving by post | | Costs charged by the Hungarian Post |
| Balance transfers between the Customer's accounts at the Bank² | | HUF 0 |
| One-off transfer in forint² | | |
| At the branch | intra-bank | 0.42%, min. HUF 632, max. HUF 10,738 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| | bank-to-bank | 0.74%, min. HUF 741, max. HUF 10,738 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| Via Raiffeisen Direkt | intra-bank | 0.15%, min. HUF 311, max. HUF 5,906 and for the portion exceeding HUF 20,000, an additional 0.30%, max. HUF 6,000 |
| | bank-to-bank | 0.32%, min. HUF 420, max. HUF 5,906 and for the portion exceeding HUF 20,000, an additional 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 | 0,74%, min. 741 Ft, max. 10.738 Ft and for the portion exceeding HUF 20,000, an additional 0,30%, max. 6.000 Ft |
| Standing order² | | |
| At the branch | | 0.42%, min. HUF 632, max. HUF 10,738 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| Via Raiffeisen Direkt | | 0.15%, min. HUF 311, max. HUF 5,906 and for the portion exceeding HUF 20,000, an additional 0.30%, max. HUF 6,000 |
| Via Raiffeisen DirektNet | | HUF 0 |
| Utility fee collection (direct debit order)² | | |
| At the branch | | HUF 0 |
| Via Raiffeisen Direkt | | HUF 0 |
| Via Raiffeisen DirektNet | | HUF 0 |

² 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 April 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 April 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.

| | | Premium Gold 2.0 Account Package |
|---|---|---|
| Switching account packages² | 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 |
| Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term² | | HUF 0 |
| Instructions for the event of death (order, amendment)² | | HUF 0 |

5.2. Premium Select Account Package

| | | Premium Select Account Package |
|---|---|--|
| Account keeping fee² | 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 15,837 /month |
| Crediting of items received in forint² | | |
| Transfers received from banks | | HUF 0 |
| Transfers arriving by post | | Costs charged by the Hungarian Post |
| Balance transfers between the Customer's accounts at the Bank² | | HUF 0 |
| One-off transfer in forint² | | |
| At the branch | intra-bank | 0.27%, min. HUF 363, max. HUF 7,406 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| | bank-to-bank | 0.32%, min. HUF 363, max. HUF 7,406 and for the portion exceeding HUF 20,000, an additional 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 | 0.32%, min. HUF 363, max. HUF 7,406 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| Standing order² | | |
| At the branch | | HUF 0 |
| Via Raiffeisen Direkt | | HUF 0 |
| Via Raiffeisen DirektNet | | HUF 0 |
| Utility fee collection (direct debit order)² | | |
| At the branch | | HUF 0 |
| Via Raiffeisen Direkt | | HUF 0 |
| Via Raiffeisen DirektNet | | HUF 0 |
| Switching account packages² | 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 |
| Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term² | | HUF 0 |
| Instructions for the event of death (order, amendment)² | | HUF 0 |

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 |
|-----------------------------------|-------------------------|----------------------------|
| Bank card transaction | | |
| Cash withdrawal in Hungary/abroad | X | - |
| Purchase in Hungary/abroad | X | - |
| Bank account activity | | |
| Crediting to bank account | - | X |
| Debiting from bank account | - | 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 ² | In case of Premium Gold 2.0 Account Package ² |
|--|---|--|--|
| Monthly fee | free of charge | free of charge | HUF 159/Accountinfo HUF 159/Cardinfo |
| Request, amendment, 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 |

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.

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 |
|--|--|--|--|---|--|
| Annual fee² | | | | | |
| Premium Start CLEVERcard ³ | <p>Free of charge³</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"> - in case of cards applied before 12. September 2013: HUF 5,597 - in case of cards applied from 12. September 2013: promotional fee: HUF 5,597, non promotional fee HUF 6,055. <p>Promotion is valid until 31st December 2019. 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 0³</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 6,066.</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 0³</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 6,066.</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 charge⁴</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 5,597 - 6,954</p> |

³ 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.

⁴ 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 CLEVERcard³</p> | <p>From 10. July 2013 Bank is not accepting applications Free of charge³ 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 7,727. 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 0³ 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 7,727. 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 7,727. 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 charge⁴ 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 7,727 THM: 33,8%</p> |
|---|---|---|---|---|---|

| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
|--|--|---|---------------------------------------|--------------------------------|---|
| Premium VISA Gold bank card ³ | HUF 9,897 | HUF 10,559 | HUF 9,917 | HUF 9,897 | Identical to the fee determined in the effective Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions regarding the VISA Gold bank card conditions, depending on the account package type. HUF 18,040-20,968 |
| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
| 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 15,959, THM: 38,9%</p> <p>Issued after 1st April 2012: HUF 13,932, THM: 38.1%</p> | | | | |
| Start CLEVERcard ^{4,5} | <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 with PayPass: HUF 3,208</p> <p>Embossed Start CLEVERcard: HUF 5,687</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 3,169 – 6,954</p> |
| Versatile CLEVERcard ^{4, 5} | <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 5,787</p> <p>Embossed Versatile CLEVERcard: HUF 7,727</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 5,787</p> <p>THM: 34.2%</p> |

⁵ 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.

| | Premium Gold Account Package | Premium Gold 2.0 Account Package | Premium Select Account Package | Premium Account Package | Retail Account Packages |
|-------------------------------------|---|---|--|---|---|
| VISA Classic ⁵ | <p>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: <i>HUF 5,687</i></p> | | | | <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package <i>HUF 5,687-6,954</i></p> |
| VISA Gold ⁵ | <p>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: <i>HUF 18,040</i></p> | | | | <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package type. <i>HUF 18,040-20,968</i></p> |
| OneCard bankcard | <p>Annual fee of cards are determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions related to Further accounts: <i>HUF 5,743</i></p> | | | | <p>As determined in the Raiffeisen CLEVERcard, Bank-, and Credit Card Terms and Conditions, depending on the account package <i>HUF 5,363-7,339</i></p> |
| OneCard Gold Credit Card annual fee | <p>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 9,473 Entering into contract from 20 July 2015: HUF 17,070 THM: 39,8%</p> | <p>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 9,473 Entering into contract from 20 July 2015: HUF 17,070 THM: 39,8%</p> | <p>In the first year: HUF 0³ From the second year annual card fee is the following: Entering into contract till 19 July 2015: HUF 9,473 Entering into contract from 20 July 2015: HUF 17,070 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 5th bank working day of the month following the due date. In case of existing Onecard Gold credit card the forthcoming annual fee will be credited. THM: 39,8%</p> | <p>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 9,473 Entering into contract from 20 July 2015: HUF 17,070 THM: 39,8%</p> | <p>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 9,473 Entering into contract from 20 July 2015: HUF 17,070 THM: 39,8%</p> |

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 25th day of each month and the 25th 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 kth repayment instalment
 m: is the number of repayment instalments,
 tk: the time of the kth 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 declaration²

| | 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 |
|---|---|---|---|---|--------------------------------|
| Number of domestic ATM cash withdrawals free of charge in case of HUF transactions up to HUF 150,000 Transactions are selected based on the date of accountancy in the actual month. | | | 2 pieces | | |

| Domestic HUF ATM cash withdrawal fees if transactions are above HUF 150,000 or 2 transactions Post office transaction fees | 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 |
|---|---|---|---|---|--|
| Premium CLEVERcard (main card and additional card) | <p><u>From Raiffeisen ATM:</u> in an unlimited number, free of charge</p> <p><u>From other ATMs and post office transactions:</u> HUF 733/transaction</p> | <p><u>From Raiffeisen ATM:</u> first two transactions: HUF 0</p> <p>Above this limit: 0,63% min. HUF 263</p> <p><u>From other ATMs and post office transactions:</u> 1,26% min. HUF 788/transaction</p> | <p><u>From Raiffeisen ATM:</u> in an unlimited number, free of charge</p> <p><u>From other ATMs and post office transactions:</u> HUF 734/transaction</p> | <p><u>4 transactions/month from any ATMs/post office transactions:</u> free of charge</p> <p><u>Above this limit:</u> HUF 584/transaction</p> | 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 declaration²

| | 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 |
|--|---|--|---|---|--|
| Premium CLEVERcard (main card and additional card) | <p><u>From Raiffeisen ATM:</u> in an unlimited number, free of charge</p> <p><u>From other ATMs and post office transactions:</u> HUF 733/transaction</p> | <p><u>From Raiffeisen ATM:</u> first four transactions: HUF 0</p> <p>Above this limit: 0,63% min. HUF 263</p> <p><u>From other ATMs and post office transactions:</u> 1,26% min. HUF 788/transaction</p> | <p><u>From Raiffeisen ATM:</u> in an unlimited number, free of charge</p> <p><u>From other ATMs and post office transactions:</u> HUF 734/transaction</p> | <p><u>4 transactions/month from other ATMs/post office transactions:</u> free of charge</p> <p><u>Above this limit:</u> HUF 584/transaction</p> | 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. |
|---|--|

Foreign travel insurance

| | |
|---|--|
| Annual fee for Premium bank/credit cards in a Premium Account Package | Free of charge ⁶ |
| Annual fee for Premium Start CLEVERcard and Versatile CLEVER Card in Premium Gold Account Package | Free of charge ⁶ Travel insurance requested after 1 st 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 th bank working day of the month following the due date. |
| Annual fee for Premium Start CLEVERcard and Versatile CLEVER Card in Premium Gold 2.0 or Premium Select Account Package | HUF 0 ⁶ Travel insurance requested after 1 st 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 5 th bank working day of the month following the due date. |

⁶ 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.

8. Maximum order amounts

| | Branch | Raiffeisen Direkt | Raiffeisen DirektNet |
|---|--|--|---|
| Transfer between own accounts | available balance | available balance | available balance |
| Ad hoc payment orders | available balance | available balance | using a one-time code sent in SMS ⁷ , HUF 8,000,000/item, HUF 20,000,000/day using a token* code: HUF 25,000,000/item, HUF 25,000,000/day |
| Standing payment orders | available balance | available balance | using a one-time code sent in SMS ⁷ HUF 8,000,000/item, HUF 20,000,000/day using a token* code: HUF 25,000,000/item, HUF 25,000,000/day |
| Payment of utilities (authorisation on direct debit) | 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 1st February 2013.

⁷ 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, Raiffeisen Premium Personal Loan with Real Estate Collateral, Raiffeisen Premium „Egyetlen loan” - consolidation loan for Personal Loan with Real Estate Collateral for Home Mortgage

Product with real-estate collateral

The Raiffeisen Premium Home Loan, Raiffeisen Premium „Egyetlen loan” - consolidation loan, Raiffeisen Premium Personal Loan with Real Estate Collateral, Raiffeisen Premium „Egyetlen loan” - consolidation loan for Personal Loan with Real Estate Collateral for Home Mortgage are valid in accordance with the latest effective terms and conditions for VII/A. Raiffeisen Housing Loan and Raiffeisen Personal Loan with Real Estate Collateral Loans I. Condition List, for VII/C. In case of existing foreign currency based (paid in HUF) Raiffeisen Housing Loan and Raiffeisen Personal Loan with Real Estate Collateral Loans III. Condition List, for VII/D. In case of HUF based (disbursed in foreign currency and paid back in foreign currency) Raiffeisen Housing Loan and Raiffeisen Personal Loan with Real Estate Collateral Loans IV. Condition List and for VII./B Not applicable Secured Loans II. Condition List.

9.2. Raiffeisen Personal Loan

Product without real-estate collateral

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.

9.3. Overdraft Credit with Premium Promotion

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

9.3.1 From 19th 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 |
|---------------------------------|--|---|---|------------|-----------------------------|
| Premium Overdraft Credit | 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
 Ak: the amount of the kth repayment instalment
 m: the number of repayment instalments
 tk: the time of the kth repayment expressed in years or part-years
 i: value of the THM

9.4. Default interest

In case of Mortgage loans

| | Date of disbursement | Before termination | After termination | |
|---|--|---|--|-----------------------------|
| | | | (0-90 days) | (from 91 st day) |
| Home mortgage loans | Before 17 th 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 th March and 1 st 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 th March 2014 | MNB base rate+24%, but maximum (interest fee *1.5)+3%, but maximum annual 21.70%* | | |
| | Between 17 th March and 1 st February 2015 | MNB base rate +12%, but maximum (interest fee *1.5)+3% | | |

| Conditions for loan products granted after 1 st February 2015 | Before termination | After termination | |
|--|---|--|----------------|
| | | (0-90 days) | (from 91. day) |
| 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

| | Contract date/Date of disbursement | Interest rate |
|---------------------------------------|--|---|
| Raiffeisen Personal Loans | Before 17 th 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 th March and 1 st February 2015 | MNB base rate + 24%, but maximum (interest fee %*1.5)+3% |
| | From 1 st February 2015 | MNB base rate + 24%, but maximum (interest fee %*1.5)+3% |
| EgyenlegPlusz Overdraft Credit | Before 17 th 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 th March and 1 st 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 st 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 1st 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 4th appendix.

In case of Home mortgage loans after termination until 90th 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.

9.5. 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 7th 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 7th 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 Befektetési Alapkezelő Zrt. (RIF)

Minimum amount to invest: HUF 50 000

Sales channels:

| | Branch | Raiffeisen Direkt | Raiffeisen Internet Brokering |
|----------------------|--------|-------------------|-------------------------------|
| Purchase/sale orders | yes | yes | yes |

11.1.1. Open ended investment notes without maturity denominated in HUF

Investment notes offered by the Bank:

| Name | Abbreviation | ISIN |
|--|----------------|--------------|
| Raiffeisen Bond Investment Fund A | RAKA | HU0000702782 |
| Raiffeisen Bond Investment Fund B | RAKA B | HU0000708854 |
| Raiffeisen Commodity Fund of Funds A | REAK | HU0000703715 |
| Raiffeisen Commodity Fund of Funds B | REAK B | HU0000708912 |
| Raiffeisen Equity Investment Fund A | RARA | HU0000702766 |
| Raiffeisen Equity Investment Fund B | RARA B | HU0000708862 |
| Raiffeisen Interest Premium Short-term Bond Fund | RAPA | HU0000702758 |
| Raiffeisen International Bond Fund of Funds | RANKA | HU0000719059 |
| Raiffeisen International Equity Fund of Funds A | RANRA | HU0000702790 |
| Raiffeisen International Equity Fund of Funds B | RANRA B | HU0000708870 |
| Raiffeisen Index Premium Derivative Fund | RIPA | HU0000703707 |
| Raiffeisen Private Banking Pannonia Fund of Funds A | RPB PANNONIA | HU0000705231 |
| Raiffeisen Private Banking Pannonia Fund of Funds B | RPB PANNONIA B | HU0000709407 |
| Raiffeisen Real Estate Fund A | RAIA A | HU0000707864 |
| Raiffeisen Return Premium Derivative Fund | RAHA | HU0000703699 |
| Raiffeisen Solution Start Fund of Funds A | RAPEA | HU0000705660 |
| Before 6th February 2017: Raiffeisen Perspective Investment Fund | | |
| Raiffeisen Solution Start Fund of Funds B | RAPEA B | HU0000709381 |
| Before 6th February 2017: Raiffeisen Perspective Investment Fund B | | |
| Raiffeisen Solution Plus Fund of Funds A | RAMPLUSZ | HU0000718556 |
| Raiffeisen Solution Pro Fund of Funds A | RAAK | HU0000702774 |
| Before 6th February 2017: Raiffeisen Fund of Funds – Convergence | | |
| Raiffeisen Solution Pro Fund of Funds B | RAAK B | HU0000708888 |
| Before 6th February 2017: Raiffeisen Fund of Funds – Convergence B | | |

Fee/commission:

| Investment note purchase | Branch, Raiffeisen Direkt ² | Raiffeisen Internet Brokering ² |
|--|---|--|
| RAKA B, RARA B, RANRA B, REAK B | free of charge | free of charge |
| RAPEA B, RAAK B | not possible | not possible |
| RAPA | HUF 574 | HUF 347 |
| RIPA, RAHA | HUF 1 165 | HUF 869 |
| RAKA | 0,27%, min. HUF 1 165 | 0,21%, min. HUF 869 |
| RANKA | 0,27%, min. HUF 1 165 | 0,21%, min. HUF 869 |
| RAPEA | 1,05%, min. HUF 1 053 | 1,05%, min. HUF 1 053 |
| RAMPLUSZ | 1,32%, min. HUF 1 579 | 1,32%, min. HUF 1 579 |
| RAAK | 1,58%, min. HUF 2 105 | 1,58%, min. HUF 2 105 |
| RARA, RANRA, REAK | 0,52%, min. 2 345HUF | 0,42%, min. HUF 1 755 |
| RPB PANNONIA, RPB PANNONIA B | 1,05%, min. HUF 2 345 | 0,79%, min. HUF 1 755 |
| RAIA A (min. amount HUF 3 mln for the first transaction) | 1,54%, min. HUF 3 000 Until 2019.05.31. additional 3,00%* | 1,54%, min. HUF 3 000 Until 2019.05.31. additional 3,00% |

* If within 5 trading days of redemption order given for units of Raiffeisen Real Estate Investment Fund (RAIA) the investor gives a purchase order for Raiffeisen Real Estate Investment Fund of minimum HUF 3 000 000, but not exceeding the value of the redeemed units, the sales commission of 3% will not be charged for the reinvested amount till 28 February, 2019

| Investment note redemption | | |
|--|--|-------------------------|
| RAPA, RIPA, RAHA | HUF 2 345 | HUF 1 755 |
| RAKA, RAAK, RAPEA, RARA, RANRA, REAK, RAMPLUSZ, RPB PANNONIA if more than 5 business days have elapsed between the date of purchase and the date of redemption | free of charge | free of charge |
| RAIA A | 0,51% min. HUF 3 000 | 0,51% min. HUF 3 000 |
| RAIA A, in case of redemption within 365 days calculated from the purchase | 2% (in excess to the base redemption fee) | |
| RAKA, RAKA B, RARA, RARA B, RAPA, RAAK, RAAK B, RANRA, RANRA B, RIPA, RAHA, RAPEA, RAPEA B, REAK, REAK B, RPB PANNONIA, RAMPLUSZ, RPB PANNONIA B, in case of redemption within 5 business days calculated from the purchase | 2% (in excess to the base redemption fee) | |
| In case no notice is given within 30 days of a RAIA A redemption exceeding HUF 100 000 000 ⁸ | 2% (in excess to the base redemption fee) | not possible |
| In case no notice is given within 5 days of a RAKA, RAKA B, RARA, RARA B, RAAK, RAAK B, RANRA, RANRA B, RIPA, RAHA, RAPEA, RAPEA B, REAK, REAK B, RAMPLUSZ, RPB PANNONIA, RPB PANNONIA B redemption exceeding HUF 100 000 000 ⁸ | 2% (in excess to the base redemption fee) | not possible |
| In case no notice is given within 5 days of a RAPA redemption exceeding HUF 200 000 000 ⁸ | 2% (in excess to the base redemption fee) | not possible |

| Investment note redemption B shares² | | | | | | | | |
|--|---|--------------------------|--------------------------|--------------------------|--------------------------|-----------|--------------------------|-----------|
| | Time elapsed between purchase and sale * | | | | | | | |
| | 0-6 months | | 6-12 months | | 1-2 years | | 2 years- | |
| | Branch/ RADIR | IB | Branch/ RADIR | IB | Branch/ RADIR | IB | Branch/ RADIR | IB |
| RAKA B, RAPEA B | 0,52%, min. HUF 1 128 | 0,42%, min. HUF 842 | 0,27%, min. HUF 1 128 | 0,21%, min. HUF 842 | - | - | - | - |
| RARA B, RANRA B, REAK B, RAAK B, RPB PANNONIA B | 0,79%, min. HUF 2 262 | 0,69%, min. HUF 1 696 | 0,52%, min. HUF 2 262 | 0,42%, min. HUF 1 696 | 0,27% | 0,21% | - | - |

* In case of multiple purchase dates, redemption order is based on purchase date. The above minimum fees are applicable for the separately.

⁸ All of the redemptions within 5 business days count as one transaction. In case of redemptions in parts, the redemption fee will be calculated according to the sum of the transaction amounts. In case of redemptions in parts, the 2% redemption fee includes the fee of redemptions.

| Transfer of funds between Investment Funds | Branch, Raiffeisen Direkt² | Raiffeisen Internet Brokering |
|---|--|--|
| RAKA, RARA, RAAK, RANRA, RAPEA, REAK, RAMPLUSZ, RPB PANNONIA if more than 5 business days have elapsed between the date of sale and the date of transfer to RAKA, RARA, RAPA, RAAK, RANRA, RIPA, RAHA, RAPEA, REAK, RAMPLUSZ, RPB PANNONIA investment notes | HUF 1 128 | not possible |
| RAPA, RIPARAHA if more than 5 business days have elapsed between the date of sale and the date of transfer to RAPA, RIPA, RAHA investment notes | HUF 1 128 | not possible |
| RAPA, RIPA, RAHA if more than 5 business days have elapsed between the date of sale and the date of transfer to RAKA, RARA, RAAK, RANRA, RAPEA, REAK, RAMPLUSZ, RPB PANNONIA investment notes | 0,27% min. HUF 1 128 | not possible |
| RAKA, RARA, RAPA, RAAK, REAK, RANRA, RIPA, RAHA, RAPEA, RAMPLUSZ, RPB PANNONIA if less than 5 business days have elapsed between the date of sale and the date of transfer to RAKA, RARA, RAPA, RAAK, REAK, RANRA, RIPA, RAHA, RAPEA, RAMPLUSZ, RPB PANNONIA investment notes | 2% | not possible |
| RAKA, RARA, RAPA, RAAK, RIPA, RANRA, RAHA, RAPEA, REAK, RAMPLUSZ, RPB PANNONIA if the transfer to RAKA, RARA, RAPA, RAAK, RANRA, RIPA, RAHA, RAPEA, REAK, RAMPLUSZ, RPB PANNONIA investment notes exceeds 100 000 000 HUF and when no notice is given within 5 days ^{6, 9} | 2% | not possible |
| RAKA B, RAPEA B, RARA B, RANRA B, RAAK B, REAK B, RPB PANNONIA B | not possible | not possible |

Government bond bundled offer*

In case of buying Government bond bundled offer, the invested amount should be divided the following way: 80% of the money is invested to One year government bond (Egyéves Magyar Állampapír or 1MÁP) or Two year government bond (Kétéves Magyar Állampapír or 2MÁP), and 20% percent of the amount is invested to one of the Raiffeisen Solution funds.

| Available packages | Branch | Raiffeisen Direkt | Raiffeisen Internet Brokering |
|---|---------------|------------------------------|--|
| 80% 1MÁP + 20% Raiffeisen Solution fund (RAMSTART or RAPEA or RAMPRO) | yes | yes | no |
| 80% 2MÁP + 20% Raiffeisen Solution fund (RAMSTART or RAPEA or RAMPRO) | yes | yes | no |

| | Fees and commissions³ |
|---|--|
| 80% 1MÁP + 20% Raiffeisen Solution fund (RAMSTART or RAPEA or RAMPRO) | 0,5% of 20% of the full invested amount |
| 80% 2MÁP + 20% Raiffeisen Solution fund (RAMSTART or RAPEA or RAMPRO) | 0,5% of 20% of the full invested amount |
| Redemption of Raiffeisen Solution fund | As stated at chapter 2.1 in the current Investment list of conditions |
| 1MÁP, 2MÁP sale | As stated at chapter 7.3 and 7.4 in the current Investment list of conditions. |

* The offer is only available for amounts reinvested from government bond maturity in maximum 30 days after the maturity. Every component of the Government bond bundled offer is available as a standalone product as well. The fees and commissions can be found in the current Investment list of conditions. The risk of the Government bond bundled offer exceeds the risk of the components.

⁹ The basis of calculation is the actual rate of the redeemed fund.

11.1.2. Open ended investment notes without maturity denominated in EUR

| | |
|--------------------|---------|
| Currency of orders | EUR |
| Minimum amount | EUR 200 |

Investment notes offered by the Bank

| Name | Abbreviation | ISIN |
|--|--------------|--------------|
| Raiffeisen Euro Premium Short-term Bond Fund | RELA | HU0000708508 |
| Before 27 th June 2016: Raiffeisen Euro Liquidity Investment Fund | | |
| Raiffeisen International Bond Fund of Funds E | RANKA E | HU0000705983 |
| Before 7 th August 2017: Raiffeisen Private Banking Rajna Fund of Funds A | | |
| Raiffeisen International Bond Fund of Funds F | RANKA F | HU0000709399 |
| Before 7 th August 2017: Raiffeisen Private Banking Rajna Fund of Funds B | | |
| Raiffeisen International Equity Fund of Funds E | RANRA E | HU0000719976 |
| Raiffeisen Real Estate Fund D | RAIA D | HU0000717954 |
| Raiffeisen Solution Start Fund of Funds E | RAMSTART EUR | HU0000718549 |
| Raiffeisen Solution Plus Fund of Funds E | RAPEA EUR | HU0000705652 |
| Before 6 th February 2017: Raiffeisen Perspective Euro Investment Fund | | |
| Raiffeisen Solution Pro Fund of Funds E | RAMPRO EUR | HU0000718531 |

Fee/commission:

| Investment note purchase | Branch, Raiffeisen Direkt ² | Raiffeisen Internet Brokering ² |
|---|---|---|
| RELA | Free of charge | Free of charge |
| RAIA D (min. amount EUR 9 090 for the first transaction) | 1,54% min. EUR 9,22 Until 31.05.2019. additional 3,00% | 1,54% min. EUR 9,22 Until 31.05.2019. additional 3,00% |
| RAMSTART EUR | 1,05%, min. EUR 3,16 | 1,05%, min. EUR 3,16 |
| RAPEA EUR | 1,32%, min. EUR 5,26 | 1,32%, min. EUR 5,26 |
| RAMPRO EUR | 1,58%, min. EUR 7,37 | 1,58%, min. EUR 7,37 |
| RANKA E, RANKA F | 1,05%, min. EUR 11,65 | 0,79%, min. EUR 8,16 |
| RANRA E | 1,05%, min. EUR 11,65 | 0,79%, min. EUR 8,16 |
| Investment note redemption | | |
| RELA | 5,74 EUR | 3,47 EUR |
| RAIA D | 0,51% min. EUR 9,22 | 0,51% min. EUR 9,22 |
| Redemption of RAPEA EUR, RAMSTART EUR, RAMPRO EUR, RANKA E and RANRA E if more than 5 business days have elapsed between the date of sale and the date of redemption | Free of charge | |
| Redemption of RAPEA EUR, RAMSTART EUR, RAMPRO EUR, RANKA E, RANKA F and RANRA E within 5 business days of purchase | 2% (in excess to the base redemption fee) | |
| Redemption of RAPEA EUR, RAMSTART EUR, RAMPRO EUR, RANKA E, RANKA F, RANRA E with no notice is given within 5 days of a redemption exceeding EUR 400 000 ⁶ | 2% (in excess to the base redemption fee) | not possible |
| Redemption of RAIA D within 365 days of purchase | 2% (in excess to the base redemption fee) | |
| Redemption of RAIA D with no notice is given within 30 days of a redemption exceeding the equivalent of HUF 100 000 000 ⁶ | 2% (in excess to the base redemption fee) | not possible |

| Investment note redemption in case of RANKA F² | | | | | | | | |
|--|--|-------------------------|--------------------------|-------------------------|--------------------------|-----------|--------------------------|-----------|
| | Time elapsed between purchase and sale (In case of multiple purchase dates, redemption order is based on purchase date. The above minimum fees are applicable for the separately.) | | | | | | | |
| | 0-6 months | | 6-12 months | | 1-2 years | | 2 years- | |
| | Branch/ RADIR | IB | Branch/ RADIR | IB | Branch/ RADIR | IB | Branch/ RADIR | IB |
| RANKA F | 0,79%, min. 11,28 EUR | 0,69%, min. 7,85 EUR | 0,52%, min. 11,28 EUR | 0,42%, min. 7,85 EUR | 0,27% | 0,21% | - | - |

11.1.3. Open ended investment notes without maturity denominated in USD

Currency of orders USD
Minimum amount USD 200

Investment notes offered by the Bank

| Name | Abbreviation | ISIN |
|---|---------------------|--------------|
| Raiffeisen Real Estate Fund U | RAIA U | HU0000719190 |
| Raiffeisen Solution Start Fund of Funds F | RAMSTART USD | HU0000719950 |
| Raiffeisen Solution Plus Fund of Funds F | RAMPLUSZ USD | HU0000719943 |
| Raiffeisen Solution Pro Fund of Funds F | RAMPRO USD | HU0000719968 |

| Investment note purchase | Branch, Raiffeisen Direkt² | Raiffeisen Internet Brokering² |
|---|--|--|
| RAIA U (min. amount USD 10 000 for the first transaction) | 1.54% min. USD 10.24 Until 31.05.2019. additional 3,00% | |
| RAMSTART USD | 1,05% min. 2,11 USD | |
| RAMPLUSZ USD | 1,32% min. 3,16 USD | |
| RAMPRO USD | 1,58% min. 4,21 USD | |

| Investment note redemption | | |
|--|--|-------------------------|
| RAIA U | 0,51% min. USD 10,24 | 0,51% min. USD 10,24 |
| Redemption of RAMSTART USD, RAMPLUSZ USD, RAMPRO USD if more than 5 business days have elapsed between the date of sale and the date of redemption | Free of charge | |
| Redemption of RAMSTART USD, RAMPLUSZ USD, RAMPRO USD within 5 business days of purchase | 2% (in excess to the base redemption fee) | |
| Redemption of RAMSTART USD, RAMPLUSZ USD, RAMPRO USD with no notice is given within 5 days of a redemption exceeding USD 400 000 ⁶ | 2% (in excess to the base redemption fee) | not possible |
| Redemption of RAIA U within 365 days of purchase | 2% (in excess to the base redemption fee) | |
| Redemption of RAIA U with no notice is given within 30 days of a redemption exceeding the equivalent of HUF 100 000 000 ⁶ | 2% (in excess to the base redemption fee) | not possible |

11.1.4. Cut-off times and date of execution of orders

Cut-off times for investment note orders:

| | Branch | Raiffeisen Direkt | Raiffeisen Internet Brokering |
|----------------------------|-----------------------|--------------------------|--------------------------------------|
| Investment note purchase | 8:00 a.m. - 4:00 p.m. | 8:00 a.m. - 4:00 p.m. | 8:00 a.m. - 4:00 p.m. |
| Investment note redemption | 8:00 a.m. - 4:00 p.m. | 8:00 a.m. - 4:00 p.m. | 8:00 a.m. - 4:00 p.m. |

Orders - with the exception of orders on the Budapest Stock Exchange - can be given via Internet Brokering after the cut-off times. Orders given after the cut-off times via Internet Brokering are processed on the date of the transaction in the order of giving the orders.

Price, settlement (execution) date and fulfillment of orders:

| | |
|---|--|
| RAHA, RAKA, RAKA B, RAPA, RELA | settlement T+1, fulfillment T+2 |
| RIPA, RANRA, RANRA B, RANRA USD | settlement T+2, fulfillment T+3 |
| RAAK, RAAK B, RAMPLUSZ, RAMPRO EUR, RAMSTART EUR, RAMSTART USD, RAMPLUSZ USD, RAMPRO USD, RANKA E, RANKA F, RAPEA, RAPEA B, RAPEA EUR, RPB PANNONIA, RPB PANNONIA B | settlement T+3, fulfillment T+4 |
| RAIA A, RAIA D, RAIA U, RARA, RARA B | purchase - settlement T+1, fulfillment T+2 redemption - settlement T+3, fulfillment T+4 |
| REAK, REAK B | settlement T+4, fulfillment T+5 |
| RARA, RARA B effective from 8th February 2018 | settlement T+3, fulfillment T+4 |

In case of RIF funds with an execution date other than same day the maximum amount of a redemption order is 65% of the current market value (amount based redemption order). This is to make sure, that your redemption order will be fulfilled even if the value of your investment falls between the order and settlement price date.

From 1st December 2014 - due to changes in the system supporting the distribution and settlement of investment notes operated by KELER Zrt. - Raiffeisen Bank Zrt. will not accept amount based redemption orders given for Investment notes of Raiffeisen Investment Funds where the settlement date is later than the trade date. The last trade date on which Customers of Raiffeisen Bank Zrt. can initiate any amount based redemption orders in respect of these investment notes is 28th November 2014. Afterwards, only unit based redemption orders are acceptable.

Until 28th November 2014, in case of amount based redemption orders for Investment notes of Raiffeisen Investment Funds where the settlement date is later than the trade date, the maximum amount of a redemption order shall be 65% of the current market value. This is to make sure that the redemption order is fulfilled even if the value of the relevant investment note falls between the date of order and the settlement date.

Unit based redemption orders may be given without restriction subject to availability.

11.2. Raiffeisen Capital Management (RCM) funds

Currency of orders
Minimum amount

EUR
EUR 1 000

11.2.1. Purchase fee

Purchase fee is charged by the bank at the issue of the investment notes.

| Name | ISIN | Branch, Raiffeisen Direkt ² | Raiffeisen Internet Brokering ² |
|--|--------------|--|--|
| Bond and Money Market Funds | | | |
| Raiffeisen – Euro – Short-term – Rent VTA Fund | AT0000785209 | 1,05%, min EUR 11,28 | 0,79%, min EUR 11,28 |
| Raiffeisen – EuroPlus-Bond Fund | AT0000689971 | 1,05%, min EUR 28,30 | 0,79%, min. EUR 22,62 |
| Raiffeisen – Euro-Corporate Bond Fund | AT0000712534 | | |
| Raiffeisen – Global-Bond Fund | AT0000785340 | | |
| Raiffeisen – European High Yield Bond Fund | AT0000765599 | | |
| Raiffeisen – EasternEuropean Bonds | AT0000740667 | | |
| Mixed Funds | | | |
| Raiffeisen Security Fund | AT0000743562 | 1,05%, min. EUR 28,35 | 0,79%, min. EUR 22,66 |
| Raiffeisen Balanced Fund | AT0000743588 | 1,58%, min. EUR 28,35 | 1,32%, min. EUR 22,66 |
| Raiffeisen – Sustainable Mix Fund | AT0000785381 | 2,11%, min EUR 28,30 | 1,84%, min. EUR 22,62 |
| Equity Funds | | | |
| Raiffeisen – Europe – Equity Fund | AT0000785225 | 2,11%, min EUR 28,30 | 1,84%, min. EUR 22,62 |
| Raiffeisen – Europe – SmallCap Fund | AT0000639000 | | |
| Raiffeisen – HealthCare – Equity Fund | AT0000712716 | | |

11.2.2. Redemption fee

Investment note redemption fee: free of charge

11.2.3. Settlement

Settlements of orders received until 1:00 p.m. are done according to the following conditions: T = day of order

| Fund | Price | Settlement |
|--|-------|------------|
| Raiffeisen Security Fund, Raiffeisen Balanced Fund | T+2 | T+3 |
| All other RCM funds | T+1 | T+2 |

11.3. 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 | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---|----------|-----------------------------|-----------------------------|------------------------------|--------------------------------|
| HU0000709597 | Aegon BondMaxx Absolute Return Bond Fund (previously: Aegon Central-European Corporate Bond Fund) | HUF | 1,05%, min. HUF 3 393 | HUF 2 345 | T+2 | T+3 |
| HU0000705272 | Aegon Asia Investment Fund of Funds | HUF | 1,05%, min. HUF 3 393 | HUF 2 345 | T+2 | T+3 |
| HU0000707401 | Aegon Russia Equity Fund | HUF | only redemption is possible | HUF 2 345 | T+2 | T+3 |
| HU0000707419 | Aegon IstanBull Equity Fund | HUF | only redemption is possible | HUF 2 345 | T+2 | T+3 |
| HU0000703970 | Aegon Alfa Absolute Return Fund | HUF | 1,05%, min. HUF 3 393 | HUF 2 345 | T+2 | T+2 |
| HU0000703145 | Aegon MoneyMaxx | HUF | 1,05%, min. HUF 3 393 | HUF 2 345 | T+2 | T+2 |
| HU0000708169 | Aegon Smart Money | HUF | 1,05%, min. HUF 3 393 | HUF 2 345 | T+2 | T+3 |

| Valid for new transactions from 20 th of June 2014 | Penalty fee |
|---|-------------|
| Redemption of investment units of Aegon Investment Fund Management within 10 trading days (T+10) after purchase | 2% |

Investment fund units of Allianz Fund Management

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|----------------------------------|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0256839274 | Allianz Europe Equity Growth EUR | EUR | 2,11%, min. EUR 28,30 | 0 | T+3 | T+3 |
| LU0527936024 | Allianz Europe Equity Growth | HUF | 2,11%, min. HUF 3 393 | 0 | T+3 | T+4 |

Investment fund units of Hold Fund Management (Hungary)

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---|----------|-----------------------------|--|------------------------------|--------------------------------|
| HU0000710116 | Concorde Hold | HUF | 1,05% min. HUF 3 393 | HUF 2 345 | T+2 | T+2 |
| HU0000712252 | Hold Euro Fund of Funds | EUR | 1,05% min. EUR 22,62 | 9,38 EUR | T+2 | T+2 |
| HU0000708938 | Concorde-VM Euro | EUR | 1,05% min. EUR 22,62 | 9,38 EUR | T+2 | T+2 |
| HU0000703749 | Concorde VM | HUF | 1,05% min. HUF 3 393 | HUF 2 345 | T+2 | T+2 |
| HU0000701693 | Concorde 2000 | HUF | 1,05% min. HUF 3 393 | HUF 2 345 | T+2 | T+2 |
| HU0000707948 | Citadella Derivative Fund ¹⁰ | HUF | 1,05% min. HUF 3 393 | HUF 2 345 Additional 3% in case of redemptions up to 365 calendar days from purchase | T+2 | T+2 |
| HU0000709969 | Platina Pí class B | HUF | only redemption is possible | HUF 2 345 | - | T+2 |
| HU0000705702 | Concorde Columbus | HUF | only redemption is possible | HUF 2 345, 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 |

| Valid for new transactions from 23 rd of July 2014 | Penalty fee |
|--|-------------|
| Redemption of investment units of Concorde Investment Fund Management within 5 banking working days (T+5) after purchase | 5% |

¹⁰ 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 Fidelity

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---------------------------------------|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0251131958 | America Fund A-ACC-USD | USD | 2,11%, min. USD 33,93 | 0 | T+3 | T+3 |
| LU0979392684 | America Fund A-HUF (hedged) | HUF | 2,11%, min. HUF 3 393 | 0 | T+3 | T+3 |
| LU0979393062 | Global Dividend Fund HUF (hedged) | HUF | 2,11%, min. HUF 3 393 | 0 | T+3 | T+3 |
| LU0772969993 | Global Dividend Fund USD | USD | 2,11%, min. USD 33,93 | 0 | T+3 | T+3 |
| LU0997587596 | FF Global Multi Asset Income Fund USD | USD | 1,05%, min. USD 33,93 | 0 | T+3 | T+3 |

Investment fund units of Franklin Templeton Investments

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|-------------------------------|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0122614208 | Templeton Global Bond | USD | 1,05%, min. USD 33,93 | 0 | T+3 | T+3 |
| LU0260870588 | Templeton Global Bond | EUR | 1,05%, min. EUR 28,30 | 0 | T+3 | T+3 |
| LU0517464813 | Templeton Global Bond | HUF | 1,05%, min. HUF 3 393 | 0 | T+3 | T+3 |
| LU0260870745 | Templeton Global Total Return | EUR | 1,05%, min. EUR 28,30 | 0 | T+3 | T+3 |
| LU0170477797 | Templeton Global Total Return | USD | 1,05%, min. USD 33,93 | 0 | T+3 | T+3 |
| LU0517465208 | Templeton Global Total Return | HUF | 1,05%, min. HUF 3 393 | 0 | T+3 | T+3 |
| LU0517465380 | Templeton Asian Growth | HUF | 2,11%, min. HUF 3 393 | 0 | T+3 | T+3 |
| LU0122613499 | Biotechnology Discovery US | USD | 2,11%, min. USD 33,93 | 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 | Purchase fee ² (Branch, Raiffeisen Direkt) | Purchase fee ² (Raiffeisen Internet Brokering) |
|--------------|--|----------|--|--|
| AT0000688684 | Raiffeisen – Energy – Equity Fund | EUR | 2,11%, min EUR 28,30 | 1,84%, min. EUR 22,62 |
| AT0000745872 | Raiffeisen – Eurasia – Equity Fund | EUR | 2,11%, min EUR 28,30 | 1,84%, min. EUR 22,62 |
| AT0000497268 | Raiffeisen – Emerging Markets – Equity Fund | EUR | 2,11%, min EUR 28,30 | 1,84%, min. EUR 22,62 |
| AT0000A0SE25 | Raiffeisen – Global Allocation Strategies Plus | EUR | 2,11%, min EUR 28,30 | 1,84%, min. EUR 22,62 |
| AT0000785241 | Raiffeisen – Eastern Europe – Equity Fund | EUR | 2,11%, min EUR 28,30 | 1,84%, min. EUR 22,62 |
| AT0000A07FS1 | Raiffeisen – Russian – Equity Fund | EUR | 2,11%, min EUR 28,30 | 1,84%, min. EUR 22,62 |

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 | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|-------------------------|----------|-----------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0231490524 | Global Indian Equity A2 | USD | only redemption is possible | 0 | only redemption is possible | T+4 |

Investment fund units of Aegon Fund Management (Hungary)

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| HU0000705520 | Aegon MegaTrend Share Investment Fund „A” | EUR | 2,11%, min. EUR 28,30 | 0 | T+2 | T+3 |
| HU0000707195 | Aegon MegaTrend Share Investment Fund „B” | HUF | 2,11%, min. HUF 3 393 | HUF 2 345 | T+2 | T+3 |
| HU0000707401 | Russia Equity Fund | HUF | 1,05%, min. HUF 3 393 | HUF 2 345 | T+2 | T+3 |
| HU0000707419 | IstanBull Equity Fund | HUF | 1,05%, min. HUF 3 393 | HUF 2 345 | T+2 | T+3 |

Investment fund units of Allianz Fund Management

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|----------------------|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0527935992 | Allianz BRIC Equity | HUF | 2,11%, min. HUF 3 393 | 0 | T+3 | T+4 |
| LU0348827899 | Allianz China Equity | EUR | 2,11%, min. EUR 28,30 | 0 | T+3 | T+3 |

Investment fund units of Hold Fund Management (Hungary)

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|--------------------|----------|---------------------------|--|------------------------------|--------------------------------|
| HU0000709969 | Platina Pí class B | HUF | 1,05% min. HUF 3 393 | HUF 2 345 | T+2 | T+2 |
| HU0000705702 | Concorde Columbus | HUF | 0,79% min. HUF 3 393 | HUF 2 345, 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 | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---------------------------------|----------|---------------------------|-----------------------------|------------------------------|--------------------------------|
| LU0300739322 | Emerging Market Small Companies | USD | 2,11%, min. USD 33,93 | 0 | T+3 | T+3 |

Investment fund units of OTP

| ISIN code | Name | Currency | Purchase fee ² | Redemption fee ² | Execution of purchase orders | Execution of redemption orders |
|--------------|---------------------------------|----------|-----------------------------------|-----------------------------|------------------------------|--------------------------------|
| HU0000706379 | Supra Derivated Investment Fund | HUF | 1,05%, min. HUF 3 393 | HUF 2 345 | T+3 | T+4 |
| HU0000706361 | EMDA Derivated Investment Fund | HUF | only redemption is possible | HUF 2 345 | - | 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) |
|-----------------------|--|

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.

11.4. Securities deposit account management²

| | |
|---|--|
| Securities account management | for the part of the portfolio up to HUF 6 millions: 0,24% p.a. above HUF 6 millions up to HUF 30 millions: 0,285% p.a. above HUF 30 millions up to 60,7 millions: 0,11% p.a. above HUF 60,7 millions: free of charge min. HUF 869/quarter (due quarterly) |
| Securities account management for Premium Select customers | for the part of the portfolio up to HUF 6 millions: 0,24% p.a. above HUF 6 millions up to HUF 30 millions: 0,285% p.a. above HUF 30 millions: free of charge min. HUF 869/quarter (due quarterly) |

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. Maintenance of customer account fee is similar to maintenance of customer account fee published in Investment products List of Conditions

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

11.5. Certificates

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

11.6. Transactions and other services connected to securities listed on the Budapest Stock Exchange¹¹

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

¹¹ 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 that are not defined in these Terms and Conditions are set out in the effective Investment Products List of Conditions.

Investment notes available

Investment notes of Raiffeisen Investment Funds, except RAIA A, RAIA D, RAIA U, and all „B” and “F” shares of Raiffeisen Investment Funds. Investment notes of Raiffeisen Capital Management (RCM).

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 11.3 of Premium Banking Terms and Conditions (Investment notes units of independent fund managers).

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

Regular Investment Transaction fees of Raiffeisen Capital Management (RCM) Funds and 3rd Party Funds are the following (*As a special temporary offer until 30th June 2019 this fee is not charged*)

:

- | | |
|---------------------------------------|-------|
| - Raiffeisen Capital Management funds | 1,00% |
| - 3rd Party Investment Funds | 1,00% |

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.

15. Conditions of non-applicable products

15.1. Premium Account Package

Not available from 1st February 2013

| | | Premium Account Package |
|--|--|---|
| Account keeping fee² | | <i>HUF 2,093 /month/account</i> |
| Supplementary Account keeping fee (this may be charged in the cases set out in section 1.2.1 of these Terms and Conditions) | | <i>HUF 7,927/month</i> |
| Crediting of items received in forint | | |
| Transfers received from banks | | free of charge |
| Transfers arriving by post | | Costs charged by the Hungarian Post |
| Balance transfers between the Customer's accounts at the Bank | | free of charge |
| One-off forint transfer² | | |
| At the branch | intra-bank | <i>0.27%, min. HUF 362, max. HUF 7,391 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000</i> |
| | bank-to-bank | <i>0.32%, min. HUF 362, max. HUF 7,391 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000</i> |
| 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 | <i>0.32%, min. HUF 362, ax. HUF 7,391 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000</i> |
| Standing order | | |
| At the branch | | free of charge |
| Via Raiffeisen Direkt Via Raiffeisen DirektNet | | free of charge |
| Utility fee collection (direct debit order) | | |
| At the branch | | free of charge |
| Via Raiffeisen Direkt Via Raiffeisen DirektNet | | free of charge |
| Switching account packages² | 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 | <i>HUF 2,469</i> |
| | Switching from Premium Account Package to Retail Account Package if the Premium Banking service is cancelled | free of charge |
| Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term | | free of charge |
| Instructions for the event of death (order, amendment) | | 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 |
|---|---|--|
| Account keeping fee² | 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 10,751/month |
| Crediting of items received in forint | | |
| Transfers received from banks | | free of charge |
| Transfers arriving by post | | Costs charged by the Hungarian Post |
| Balance transfers between the Customer's accounts at the Bank | | free of charge |
| One-off transfer in forint² | | |
| At the branch | intra-bank | 0.27%, min. HUF 362, max. HUF 7,391 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| | bank-to-bank | 0.32%, min. HUF 362, max. HUF 7,391 and for the portion exceeding HUF 20,000, an additional 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 | 0.32%, min. HUF 362, max. HUF 7,391 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000 |
| Standing order | | |
| At the branch | | Free of charge |
| Via Raiffeisen Direkt | | Free of charge |
| Via Raiffeisen DirektNet | | Free of charge |
| Utility fee collection (direct debit order) | | |
| At the branch | | Free of charge |
| Via Raiffeisen Direkt Via Raiffeisen DirektNet | | Free of charge |
| Switching account packages² | 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 |
| Cancelling a one-off transfer or standing order, suspending of direct debit order for a fixed term | | Free of charge |
| Instructions for the event of death (order, amendment) | | Free of charge |

15.3. Premium Overdraft Credit

15.3.1 Premium Overdraft Credit conditions applied until 5th September 2011

| Products | HUF-based interest rate | Handling fee | Term | Credit limit |
|---------------------------------|-------------------------|---|------------|-----------------------------|
| Premium Overdraft Credit | 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.

15.3.2 Premium Overdraft Credit applied from 6th September 2011 until 31st December 2014

| Products | HUF-based interest rate | Handling fee | Term | Credit limit |
|---------------------------------|-------------------------|---|------------|-----------------------------|
| Premium Overdraft Credit | 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.

15.3.3 Premium Overdraft Credit applied from 22nd January 2015 and disbursed until 1st February 2015

| Products | HUF-based interest rate | Handling fee | Term | Credit limit |
|---------------------------------|-------------------------|--|------------|-----------------------------|
| Premium Overdraft Credit | 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.

15.3.4 Premium Overdraft Credit applied from 1st February 2015 and disbursed until 21st March 2016

| Products | HUF-based interest rate | Handling fee | Term | Credit limit |
|---------------------------------|--------------------------------|---|------------|-----------------------------|
| Premium Overdraft Credit | 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.

15.3.5 From 21st March 2016 until 18th 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 |
|---------------------------------|--|---|---|------------|-----------------------------|
| Premium Overdraft Credit | 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

Promotion for the opening of bank accounts related to Raiffeisen Personal Loan requests (promotional period: 22 January 2019 to 14 March 2019)

The Bank announces a promotion for its adult Customers (Personal Loan Borrowers) who open HUF accounts at a branch of the Bank in any of the Raiffeisen retail bank account packages Fee Waiver Plus, Activity 2.0, Premium Gold 2.0 or Premium Select simultaneously* with filing a Raiffeisen Personal Loan request in the period between 22 January 2019 and 14 March 2019, so that the bank account shall serve the disbursement and repayment of the Personal Loan.

In the scope of the promotion, as a bonus to accompany each newly opened retail HUF bank account, the Customer (Personal Loan Borrower) will be given a credit of HUF 10,000, provided that all of the following conditions are met. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting shall qualify as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, by 30 June 2019 at the latest, to the Raiffeisen retail HUF bank account of the Customer (Personal Loan Borrower) opened in the scope of the promotion, as follows:

- in the case of accounts opened in January 2019, by 30 April 2019,
- in the case of accounts opened in February 2019, by 31 May 2019,
- in the case of accounts opened in March 2019, by 30 June 2019.

Each Customer shall be entitled to the credit only once. The amount will be credited to the Borrower's bank account serving the disbursement and repayment of the Raiffeisen Personal Loan.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. during the promotional period, the Customer applies for a Personal Loan as a Borrower at a branch; redemption of an existing credit/loan debt owed to Raiffeisen Bank must not be the purpose of the loan,
2. during the promotional period, the Customer opens a new retail bank account in any of the bank account packages Fee Waiver Plus, Activity 2.0, Premium Gold 2.0 or Premium Select, to serve the disbursement and repayment of the Personal Loan,
3. the Customer qualifies as a new customer, i.e. he or she did not have a Raiffeisen retail bank account (except for Credit Cards) on 21 January 2019,
4. the Customer fulfils the account keeping fee exemption criteria for the requested account package as announced in the List of Terms & Conditions relevant to the second month following the month of the account opening,
5. on the date of checking of the eligibility criteria, the Customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries controlled by the Bank's shareholder, or of any of the foreign enterprises controlled by the Bank's shareholder or of the subsidiaries of these,
6. the Raiffeisen Personal Loan issued during the promotional period has been disbursed, and on the date of checking of the eligibility criteria the Customer has an outstanding principal debt arising from the Raiffeisen Personal Loan (no full early repayment has taken place in respect of the Personal Loan),
7. on the date of checking of the eligibility criteria, the Customer has an active retail HUF bank account (suitable for the administration of payments) opened in the scope of the promotion, which bank account is not in the process of being terminated,
8. on the date of checking of the eligibility criteria, the Customer has no outstanding past due and payable debts owed to the Bank.

The date of checking of the eligibility criteria shall be:

- 18 April 2019 in the case of accounts opened in January 2019
- 17 May 2019 in the case of accounts opened in February 2019
- 21 June 2019 in the case of accounts opened in March 2019

* It shall also be regarded as a simultaneous account opening if the bank account is opened 10 days prior to the Personal Loan request because the Customer could submit the request only later e.g. due to the absence of documentation necessary for the request.

II. Account opening promotion for customers with Raiffeisen mortgage loans (promotional period: from 26 November 2018 to 11 January 2019)

For the period between **26 November 2018 and 11 January 2019**, the Bank announces a promotion for its adult customers who open HUF accounts in any of the bank account packages Raiffeisen retail Fee Waiver Plus, Activity 2.0, Premium Gold 2.0 or Premium Select.

In the scope of the promotion, as a bonus to accompany each newly opened retail HUF bank account, the customer will be given a credit of HUF 20,000, provided that **all** of the following conditions are **met**. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

The amount will be credited in lump sum, between 28 January 2019 and 1 February 2019, to the customer's Raiffeisen retail bank account opened in the scope of the promotion.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. during the promotional period, the customer opens a new retail HUF bank account in any of the bank account packages Fee Waiver Plus, Activity 2.0, Premium Gold 2.0 or Premium Select,
2. on 19 October 2018, the customer has a disbursed mortgage loan at Raiffeisen Bank,
3. the customer has not had a Raiffeisen retail HUF or foreign currency bank account after 24 April 2018 until the date of account opening following the date of 19 October 2018,
4. in the period between 24 April 2018 and 19 October 2018, the customer was not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries controlled by the Bank's shareholder, or of any of the foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these,
5. on 15 January 2019, the customer has an active retail HUF bank account (suitable for the administration of payments) opened in the scope of the promotion, which bank account is not in the process of being terminated,
6. on 15 January 2019, the customer has no outstanding past due and payable debt owed to the Bank,
7. on 15 January 2019, the account statement concerning the bank account opened in the scope of the promotion is sent by the Bank to the customer electronically through the Raiffeisen DirektNet system,
8. by 15 January 2019, the customer has requested a debit card for the bank account opened in the scope of the promotion,
9. by 15 January 2019, the customer has requested Raiffeisen DirektNet and Direkt access for the bank account opened in the scope of the promotion,
10. at the time of crediting, the customer has a retail HUF bank account opened in the scope of the promotion.

Each Customer shall be entitled to the credit only once.

Account Opening Promotion with credit of HUF 20,000 (promotional period: 15 January 2018 – 9 March 2018, amended on 2nd March 2018)

For the period from **15 January 2018** to **9 March 2018** the Bank announces a promotion for its new, full-age customers who open Raiffeisen retail HUF bank accounts.

In the scope of the promotion, as a bonus to accompany each newly opened retail HUF bank account, the customer will be given a credit of HUF 20,000, provided that **all** of the following conditions are **met**. The credit is a tax-exempt benefit, because it is given for business policy reasons according to the effective Personal Income Tax Act.

The amount will be credited in lump sum, by 25 April 2018 at the latest, to the customer's Raiffeisen retail HUF bank account opened in the scope of the promotion.

Retail bank account packages featuring in the promotion: FeeWaiver Plus, Activity 2.0, Everyday 2.0, Base 2.0, Basic Account, Key Plus, Key I., Key II., Individual I, Individual II., Exclusive, Premium Gold 2.0, Premium Select.

The Customer shall be eligible to the crediting if he or she meets all of the criteria specified below:

1. he/she opens a new Raiffeisen retail HUF account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail bank account since 15 July 2017 until opening a bank account after 14 January 2018,
4. in the period between 15 January 2018 and 9 March 2018 he/she is neither an employee nor an executive officer of Raiffeisen Bank Zrt., Raiffeisen International AG, or any of their subsidiaries,
5. on 29 March 2018, the Customer has an active retail HUF bank account opened during the promotion, which is not undergoing termination,
6. has no overdue and payable debts owing to the Bank on 29 March 2018.

By making the Statement of Loyalty, the Customer acknowledges that he/she undertakes a duty to pay back to the Bank the amount of HUF 20,000 as follows, provided that the HUF 20,000 has been credited to the Customer, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "loyalty period"):

- the agreement is terminated by the Customer, or
- the Customer initiates change into any fee package other than fee packages participate in the promotion except package for Preferred Private Customers, or
- the Bank initiates the termination of the agreement due to the Customer's gross breach of contract.

Reimbursement to the Bank of the HUF 20,000 amount shall become due simultaneously with the closing of the account or the change of the account package. One Customer shall be entitled to the credit only once.

The amendment announced on 2nd March 2018 and effective as of 15th January 2018 is not disadvantageous to the customer. The reason of the amendment is the official interpretation of the Personal Income Tax Act. The credit is a tax-exempt benefit but not as a fee discount, but as a discount related to **account maintenance (business policy discount)**. **The credit was not taxable until the amendment, and it will not be after that either, because** the reasons above.