

# I. Raiffeisen Bank Account, electronic services

## List of Conditions

### Effective from 18<sup>th</sup> November 2019 until withdrawal

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

The amendments in the List of Conditions:

- From the date above, Raiffeisen Bank will execute online in-bank instant credit transfers 24 hours a day, every day of the year (hereinafter referred to as "7/24"), within 5 seconds. The bank amends the affected cut-off times, execution times of payments and the chapter of Information about payment orders.
- The following functionalities of the myRaiffeisen Mobile Application have been introduced:
  - Ad hoc payment order in FCY or in HUF between own accounts
  - Ad hoc payment orders from HUF account in FCY between own accounts



## 1. Account maintenance [Bank accounts and account package]

### 1.1. Available account packages

**Raiffeisen Feewinner Account:** bank account kept in HUF at a reduced monthly account-keeping fee, with free debit card purchases and direct debit orders, and discounts for internet credit transfer orders, bankcard annual and issuance fees, and cash withdrawal from ATM, provided that the eligibility criteria are met.

**Raiffeisen Activity 3.0 Account:** bank account kept in HUF at a reduced monthly account-keeping fee, with free debit card purchases, and discounts for internet credit transfer orders, direct debit orders, bankcard issuance fee, and cash withdrawal from ATM, provided that the eligibility criteria are met.

**Raiffeisen Everyday 2.0 Account Package:** HUF account with discounts for ATM cash withdrawal.

**Raiffeisen Base 2.0 Package:** HUF account without special conditions.

**Raiffeisen Basic Account:** account keeping service regulated by law; available with conditions.

**Raiffeisen Bank Account in foreign currency:** account can be opened in EUR, CHF, USD and GBP.

Smallest amount of account maintenance: HUF 20,000 or an equivalent thereof in other currency.

### 1.2. Terminated account packages

**Account package cannot be opened after 21<sup>th</sup> July 2019:**

**Raiffeisen Fee Waiver Account**

**Raiffeisen Activity 3.0 Account**

**Account package cannot be opened after 9<sup>th</sup> August 2016:**

**Raiffeisen Fee Waiver 2.0 Account Package**

**Account package cannot be opened after 26<sup>th</sup> October 2014:**

**Raiffeisen Base Package<sup>1</sup>**

**Account packages cannot be opened after 13<sup>rd</sup> April 2014:**

**Raiffeisen Fee Waiver Account Package**

**Raiffeisen Activity Account Package**

**Raiffeisen Everyday Account Package**

**Account packages cannot be opened after 7<sup>th</sup> May 2012:**

**Raiffeisen Dynamic Account Package**

**Raiffeisen Menza Student Account:** Account can be opened for customers between age of 18-24, studying on main course, possessing valid student id card or certification of acceptance to institution of higher education (not older than 3 months). Between age of 25-28 entitlement can be extended yearly. From 31<sup>st</sup> of January after the expiration of entitlement Menza Student Account – without the customer's diverse disposal - is automatically upgraded to Everyday Account Package.

### 1.3. Fee debiting

Fees and commissions of payment orders are debited on the day of the execution of the transaction when debiting the amount of the payment order given by the customer. The fees of ad hoc (*including the in-bank instant credit transfers*) and standing payment orders, direct debits, and cash withdrawals in branch are instantly debited after the amount of the payment order is debited. *In cases when the payment is initiated outside the opening and closing times excluded the in-bank instant credit transfers specified in chapter 10, the fee is debited after the transaction, but on the next banking day.*

The monthly and periodical fees are debited on the last banking day of the month or period, and the one-off fees are due when the related order is executed. The monthly account maintenance fees are charged on the first banking day of the month followed by the monitored month except in case of the Base 2.0 account package. Upon receipt of a Client's instruction to close a bank account, the Bank will, for the period up to the account closure date in the month concerned, charge to the Client the pro rata amount of the monthly fee stipulated in the current List of Terms & Conditions for the relevant account package, if the fee is not related to any fee discount condition.

## 2. Interest rates HUF bank accounts

### Interest rates of HUF bank accounts

<u>currency</u>	<u>annual rate/EBKM</u>	<u>penalty rate</u>
HUF	0,01%	24,50%

### 3. Interest rates of bank accounts kept in foreign currency

#### Interest rates of bank accounts kept in foreign currency

<i>currencies</i>	<i>annual rate/EBKM</i>	<i>penalty rate</i>
USD	0.01%	10.75%
GBP	0.01%	11.00%
CHF	0.01%	10.00%
EUR	0.01%	10.90%

### 4. The EBKM value as assigned in the effective Government decree

The EBKM (Standardised Deposit Interest Ratio) values 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  $i^{\text{th}}$  payment

$(k+bv)i$ : the sum of the paid interest and the repayment of deposit amount paid on the  $i^{\text{th}}$  payment

## 5. Fees and commissions of Raiffeisen Bank Account kept in HUF

## 5.1. In case of available Bank Accounts

		Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package	Basic Account <sup>1,2</sup>
Account maintenance <sup>3</sup>	Conditions of promotional monthly fee	1. Min. an amount equalling the monthly gross minimum wage from time to time in effect (HUF 149.000 in 2019) is credited to the account each month in not more than 2 items 2. Min. 20 card purchases <sup>4</sup>	1. Min. 4 fulfilled transactions per month totalling at least half the monthly gross minimum wage from time to time in effect (HUF 74,500 in 2019) <b>AND</b> 2. Activated bankcard or CLEVERcard <sup>5</sup>		in case Customer has Loan product determined in the detailed conditions <sup>6</sup> : <b>HUF 0/month/account</b>	1.5% of the lowest-amount monthly gross minimum wage valid on the last day of the previous year, which in respect of year 2019 means:  <b>HUF 2,070/month/account</b>
	Monthly fee	If 1 condition is met: <b>HUF 990/month/account</b> If both conditions are met: Promotional fee: <b>0 HUF/month/account</b> * Standard fee: <b>HUF 99/month/account</b>	If both conditions are met Promotional fee: <b>HUF 0/month/account**</b> Standard fee: <b>HUF 250/month/account</b>	HUF 631/month/account	If the conditions mentioned above are not fulfilled: HUF 1,043/month/account	
		If neither of the above conditions are met: HUF 1,990/month/account	If the above conditions are unmet: HUF 1,400/month/account			
<b>Crediting HUF items</b>						
From Banks	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
<b>Sending money within Hungary in HUF [Ad hoc payment orders]<sup>3,7</sup></b>						Maximum 4 ad hoc payment orders per month are free of charge, provided that the sum total of the ad hoc payment orders, together with the standing payment orders, does not exceed HUF 100,000. The Bank ensures the fee exemption in the sequence of booking of the executed orders. Fees charged for any additional <sup>8</sup> ad hoc payment orders:
In-Bank transfer between the customer's own accounts [Ad hoc payment orders]	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge

		Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package	Basic Account <sup>1,2</sup>
at branch	in-Bank	0.42%, min. HUF 631, max. HUF 10,717	0.32%, min. HUF 512, max. HUF 15,806	0.32%, min. HUF 512, max. HUF 15,806	0.42%, min. HUF 631, max. HUF 15,806	0,32%, min. HUF 512,max. HUF 15,806
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
at branch	interbank	0.74%, min. HUF 740, max. HUF 10,717	0.37%, min. HUF 616, max. HUF 15,806	0.37%, min. HUF 616, max. HUF 15,806	0.74%, min. HUF 738, max. HUF 15,806	0,37%, min. HUF 616, max. HUF 15,806
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
in Raiffeisen Direkt	in Bank	0.15%, min. HUF 310, max. HUF 5,892	0.15%, min. HUF 264, max. HUF 10,537	0.15%, min. HUF 264, max. HUF 10,537	0.27%, min HUF 316, max HUF 10,537	0,15%, min. HUF 264, max. HUF 10,537
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
in Raiffeisen Direkt	interbank	0.32%, min. HUF 419, max. HUF 5,894	0.21%, min. HUF 316, max. HUF 10,537	0.21%, min. HUF 316, max. HUF 10,537	0.32%, min. HUF 423, max. HUF 10,537	0,21%, min. HUF 316, max. HUF 10,537
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
via Raiffeisen DirektNet, myRaiffeisen <sup>9</sup>	in-Bank	For the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.1%, min. HUF 50, max. HUF 6,000 + 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	0.21%, min HUF 212, max HUF 10,537 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000
	interbank		For the portion exceeding HUF 20,000 0.1%, min. HUF 75, max. HUF 6,000 + 0.3%, max. HUF 6,000	0.15%, min. HUF 264, max. HUF 6,322	0.27%, min HUF 316, max HUF 10,537	0,15%, min. HUF 264, max. HUF 6,322
and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000						
Transfer of positive account balance in bank account switching process	interbank	0.74%, min. HUF 740, max. HUF 10,717	0.37%, min. HUF 616, max. HUF 15,806	0.37%, min. HUF 616, max. HUF 15,806	0.74%, min. HUF 738, max. HUF 15,806	0,37%, min. HUF 616, max. HUF 15,806
and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000						
<b>Standing order [Standing payment orders]<sup>3,7,11</sup></b>						An unlimited number of standing payment orders, provided that the sum total of these payment orders, together with the maximum 4 ad hoc payment orders (defined as fee exempt) does not exceed HUF 100,000. The Bank ensures the fee exemption in the sequence of booking of the executed orders. Fees charged for any additional <sup>8</sup> standing payment orders:
In-Bank transfer between the customer's own accounts [Standing payment orders] <sup>19</sup>		free of charge	free of charge	free of charge	free of charge	free of charge

	Feewinner Account	Activity 3.0 Account	Everyday 2.0 Package	Base 2.0 Package	Basic Account <sup>1,2</sup>
at branch <sup>10</sup>	0.42%, min. HUF 631, max. HUF 10,717	0.15%, min. HUF 212, max. HUF 12,644	0.15%, min. HUF 212, max. HUF 12,644	0.42%, min. HUF 631, max. HUF 12,644	0,15%, min. HUF 212, max. HUF 12,644
and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen <sup>9</sup>	0.15%, min. HUF 310, max. HUF 5,894 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	0.1%, min. HUF 75, max. HUF 6,000 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	0.15%, min. HUF 316, max. HUF 12,644 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000
<b>Direct debit [Payment of utility bills with limit monitoring (direct debit)]<sup>3,11</sup></b>					
at branch <sup>10</sup>	free of charge	0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.32%, min. HUF 105, max. HUF 6,322	free of charge
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen <sup>9</sup>	free of charge	0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.32%, min. HUF 105, max. HUF 6,322	free of charge

\* The promotion is valid until 02/03/2020, which means it is applied at the last time to the account maintenance fee credited in March 2020.

\*\* The promotion is valid until 31/12/2019, which means it is applied at the last time to the account maintenance fee credited in January 2020.

## 5.2. In case of not available Bank Accounts

### 5.2.1. Account packages with conditions

	FeeWaiver Package (not available after 13 <sup>rd</sup> April 2014)	Activity Package (not available after 13 <sup>rd</sup> April 2014)	FeeWaiver 2.0 Package (not available after 9 <sup>th</sup> August 2016)	FeeWaiver Plus Package (not available after 21 <sup>st</sup> July 2019)	Activity 2.0 Package (not available after 21 <sup>st</sup> July 2019)
<b>Account maintenance<sup>3</sup></b>	in case of incoming fund of minimum HUF 120,000, in at the most two amounts <sup>12</sup> : <b>HUF 0/month/account</b>	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard <sup>5</sup> : <b>HUF 0/month/account</b>	in case of incoming fund of minimum HUF 120,000, in at the most two amounts: <sup>12</sup> <b>HUF 0/month/account</b>	in case of incoming fund of minimum HUF 150,000, in at the most two amounts: <sup>13</sup> <b>HUF 0/month/account</b>	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard: <sup>5</sup> <b>HUF 0/month/account</b>
	If the condition mentioned above is not fulfilled: HUF 1.184/month/account	If the conditions mentioned above are not fulfilled: HUF 1.109/month/account	If the condition mentioned above is not fulfilled: HUF 1.465/month/account	If the condition mentioned above is not fulfilled: HUF 2,097/month/account	If the conditions mentioned above are not fulfilled: HUF 1.359/month/account
<b>Crediting HUF items</b>					

		<b>FeeWaiver Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Activity Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>FeeWaiver 2.0 Package</b> (not available after 9 <sup>th</sup> August 2016)	<b>FeeWaiver Plus Package</b> (not available after 21 <sup>st</sup> July 2019)	<b>Activity 2.0 Package</b> (not available after 21 <sup>st</sup> July 2019)
From Banks		free of charge	free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
<b>Sending money within Hungary in HUF [Ad hoc payment orders]<sup>3,7</sup></b>						
In-Bank transfer between the customer's own accounts <sup>9</sup>		free of charge	free of charge	free of charge	free of charge	free of charge
at branch	in-Bank	0.27%, min. HUF 380, max. HUF 7,754	0.32%, min. HUF 512, max. HUF 12,889	0.32%, min. HUF 512, max. HUF 15,806	0.42%, min. HUF 631, max. HUF 10,717	0.32%, min. HUF 512, max. HUF 15,806
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
	interbank	0.32%, min. HUF 380, max. HUF 7,754	0.37%, min. HUF 512, max. HUF 12,889	0.37%, min. HUF 616, max. HUF 15,806	0.74%, min. HUF 740, max. HUF 10,717	0.37%, min. HUF 616, max. HUF 15,806
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
in Raiffeisen Direkt	in Bank	0.15%, min. HUF 187, max. HUF 5,146	0.15%, min. HUF 187, max. HUF 5,146	0.15%, min. HUF 264, max. HUF 10,537	0.15%, min. HUF 310, max. HUF 5,892	0.15%, min. HUF 264, max. HUF 10,537
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
	interbank	0.21%, min. HUF 251, max. HUF 5,146	0.21%, min. HUF 251, max. HUF 5,146	0.21%, min. HUF 316, max. HUF 10,537	0.32%, min. HUF 419, max. HUF 5,894	0.21%, min. HUF 316, max. HUF 10,537
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
via Raiffeisen DirektNet, myRaiffeisenen <sup>9</sup>	in-Bank	free of charge	free of charge	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	Free of charge up to HUF 100,000 in total, above HUF 100,000 in-Bank: 0.05%, min. HUF 162, max. HUF 5,894 interbank: 0.15%, min. HUF 310, max. HUF 5,894	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000
	interbank	free of charge	free of charge	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	and in all the two cases for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000
Transfer of positive account	interbank	0.32%, min. HUF 380, max. HUF 7,754	0.37%, min. HUF 512, max. HUF 12,889	0.37%, min. HUF 616, max. HUF 15,806	0.74%, min. HUF 740, max. HUF 10,717	0.37%, min. HUF 616, max. HUF 15,806

	<b>FeeWaiver Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Activity Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>FeeWaiver 2.0 Package</b> (not available after 9 <sup>th</sup> August 2016)	<b>FeeWaiver Plus Package</b> (not available after 21 <sup>st</sup> July 2019)	<b>Activity 2.0 Package</b> (not available after 21 <sup>st</sup> July 2019)
balance in bank account switching process	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000				

<b>Standing order [Standing payment orders]<sup>3,7,11</sup></b>					
In-Bank transfer between the customer's own accounts [Standing payment orders] <sup>9</sup>	free of charge	free of charge	free of charge	free of charge	free of charge
at branch <sup>10</sup>	0.079%, min. HUF 84, max. HUF 7,442	0.10%, min. HUF 114, max. HUF 12,395	0.15%, min. HUF 212, max. HUF 12,644	0.42%, min. HUF 631, max. HUF 10,717	0.15%, min. HUF 212, max. HUF 12,644
	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000				
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen <sup>9</sup>	free of charge	free of charge	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000	0.15%, min. HUF 310, max. HUF 5,894 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	For the portion exceeding HUF 20,000 0.3%, max. HUF 6,000
<b>Direct debit [Payment of utility bills with limit monitoring (direct debit)]<sup>3,11</sup></b>					
at branch <sup>10</sup>	free of charge	free of charge	free of charge	free of charge	free of charge
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen <sup>9</sup>	free of charge	free of charge	free of charge	free of charge	free of charge



## 5.2.2. Account packages without conditions

		<b>Dynamic Package</b> (not available after 7 <sup>th</sup> May 2012)	<b>Menza Student Account</b> (not available after 7 <sup>th</sup> May 2012)	<b>Everyday Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Base Package</b> (not available after 26 <sup>th</sup> October 2014)
<b>Account maintenance</b> <sup>3</sup>		HUF 857 / month/account	HUF 57/month/account	HUF 403/ month/account	free of charge
<b>Crediting HUF items</b>					
From Banks		free of charge	free of charge	free of charge	free of charge
Transfer (through Hungarian Post)		Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post	Fee charged by the Hungarian Post
<b>Sending money within Hungary in HUF [Ad hoc payment orders]</b> <sup>3,7</sup>					
In-Bank transfer between the customer's own accounts (Ad hoc and standing payment orders) <sup>9</sup>		free of charge	free of charge	free of charge	free of charge
at branch	in-Bank	0.27%, min. HUF 380, max. HUF 7,754	0.27%, min. HUF 380, max. HUF 7,754	0.27%, min. HUF 380, max. HUF 7,754	0.32%, min. HUF 512, max. HUF 12,889
		and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000			
	interbank	0.32%, min. HUF 380, max. HUF 7,754	0.32%, min. HUF 380, max. HUF 7,754	0.32%, min. HUF 380, max. HUF 7,754	0.37%, min. HUF 512, max. HUF 12,889
		and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000			
in Raiffeisen Direkt	in Bank	free of charge	free of charge	0.15%, min. HUF 187, max. HUF 5,146	0.27%, min HUF 251, max HUF 5,774
		free of charge	free of charge	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	
	interbank	free of charge	free of charge	0.21%, min. HUF 251, max. HUF 5,146	0.32%, min. HUF 251, max. HUF 5,774
		free of charge	free of charge	and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	
via Raiffeisen DirektNet, myRaiffeisen <sup>9</sup>	in-Bank	free of charge	free of charge	free of charge	0.21%, min HUF 187, max HUF 5,774 + 0.3%, max. HUF 6,000 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000

		<b>Dynamic Package</b> (not available after 7 <sup>th</sup> May 2012)	<b>Menza Student Account</b> (not available after 7 <sup>th</sup> May 2012)	<b>Everyday Package</b> (not available after 13 <sup>rd</sup> April 2014)	<b>Base Package</b> (not available after 26 <sup>th</sup> October 2014)
	interbank	free of charge	free of charge	0.15%, min. HUF 187, max. HUF 5,146 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000	0.27%, min HUF 251, max HUF 5,774 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000
Transfer of positive account balance in bank account switching process	interbank	0.32%, min. HUF 380, max. HUF 7,754	0.32%, min. HUF 380, max. HUF 7,754	0.32%, min. HUF 380, max. HUF 7,754	0.37%, min. HUF 512, max. HUF 12,889
		and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000			
<b>Standing order [Standing payment orders]<sup>3,7,11</sup></b>					
<b>In-Bank transfer between the customer's own accounts [Standing payment orders]<sup>9</sup></b>		free of charge	free of charge	free of charge	free of charge
at branch <sup>10</sup>		0.079%, min. HUF 84, max. HUF 7,442	0.079%, min. HUF 84, max. HUF 7,442	0.079%, min. HUF 84, max. HUF 7,442	0.10%, min. HUF 114, max. HUF 12,395
and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000					
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen <sup>9</sup>		free of charge	free of charge	free of charge	0.10%, min. HUF 114, max. HUF 12,395 and for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000
<b>Direct debit [Payment of utility bills with limit monitoring (direct debit)]<sup>3,11</sup></b>					
at branch <sup>10</sup>		free of charge	free of charge	free of charge	HUF 154/item
in Raiffeisen Direkt via Raiffeisen DirektNet, myRaiffeisenen <sup>9</sup>		free of charge	free of charge	free of charge	free of charge

### 5.3 In case of special HUF account with higher deposit insurance

<b>Account maintenance<sup>3</sup></b>	Promotional fee: free of charge* Standard fee: HUF 631
<b>Account closing fee</b>	free of charge
<b>Sending money within Hungary in HUF [In-Bank transfer between the customer's own accounts (Ad hoc payment orders)]</b>	free of charge

\* The promotion is valid until 31<sup>st</sup> December 2019. The promotional fee is valid for accounts which will be opened during the promotional period.

### 5.4 Fees and commissions of Debt Repayment and Living Expenses Accounts

<b>Fees and commissions of Debt Repayment and Living Expenses Accounts</b>	With the conditions of the Raiffeisen Everyday 2.0 account package applied
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In the scope of the debt settlement procedure, on the basis of a cooperation agreement between the family asset manager and the debtor, Raiffeisen Bank opens accounts called Debt Repayment and Living Expenses Accounts for its customers. The Bank opens the Debt Repayment and Living Expenses Accounts as new payment accounts for the customers. An existing retail bank account may not be transformed into a Debt Repayment and/or Living Expenses Account.

### 5.5 Other fees and commissions of available and not available Bank account kept in HUF

<b>Changing fee package<sup>3,14</sup></b>	HUF 2.469
<b>Changing fee package from Base package</b>	free of charge
<b>Changing fee package from Base 2.0 package<sup>3</sup></b>	Promotional fee: 0 Ft Standard fee: 2.469 Ft*
<b>Account closing fee</b> It shall be charged in respect of HUF bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. <sup>15</sup> The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
<b>Cancellation<sup>16</sup> of ad hoc or standing payment orders and direct debit payments</b>	free of charge
<b>Recalling ad hoc or standing order payments<sup>3</sup></b>	HUF 1.703/item
<b>Crediting of foreign currency amounts [Crediting FCY items]<sup>3</sup></b>	
Normal (T+2, in case of transactions in accordance with PSD rules <sup>17</sup> T)	0.21%, min. EUR 5.89, max. EUR 613.41
Urgent (T+1, in case of transactions in accordance with PSD rules <sup>17</sup> T)	0.47%, min. EUR 11.71, max. EUR 613.41
Extra urgent (T)	0.63%, min. EUR 11.71, max. EUR 613.41
SEPA Credit Transfer – in case of EUR transfers in the single euro zone (T) <sup>17</sup>	0.21%, min. EUR 5.89, max. EUR 613.41
<b>Sending money in other currencies [Ad hoc payment orders from HUF account in FCY between own accounts]<sup>3,9</sup></b>	
In case of conversion to account in EEA member currency Normal (T)	0.21%, min. EUR 5.89, max. EUR 613.41
Normal (T+2) in case of conversion to account in non-EEA member currency	0.21%, min. EUR 5.89, max. EUR 613.41
Urgent (T+1) in case of conversion to account in non-EEA member currency	0.47%, min. EUR 11.71, max. EUR 613.41
Extra urgent (T) in case of conversion to account in non-EEA member currency	0.63%, min. EUR 11.71, max. EUR 613.41
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] – EUR ad hoc payment orders from HUF account in EUR between own accounts</b>	
In case of conversion between EEA member currencies: Normal (T)	0.21%, min. EUR 5.89, max. EUR 613.41

Normal (T+2) in case of conversion to account in non-EEA member currency	0.21%, min. EUR 5.89, max. EUR 613.41
Urgent (T+1) in case of conversion to account in non-EEA member currency <sup>9</sup>	0.47%, min. EUR 11.71 max. EUR 613.41
Extra urgent (T) in case of conversion to account in non-EEA member currency <sup>9</sup>	0.63%, min. EUR 11.71, max. EUR 613.41
<b>Sending money in other currencies [Ad hoc payment orders from HUF account in FCY]<sup>3,7,9</sup></b>	
<b>In Bank</b>	
In case of conversion to account in EEA member currency, except EUR Normal (T)	0.21%, min. EUR 5.89, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion to account in non-EEA member currency	0.21%, min. EUR 5.89, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Urgent (T+1) in case of conversion to account in non-EEA member currency	0.47%, min. EUR 11.71, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Extra urgent (T) in case of conversion to account in non-EEA member currency	0.63%, min. EUR 11.71, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
<b>Interbank</b>	
In case of transfer in EEA member currency: Normal (T+1)	0.42%, min. EUR 5.89, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Normal (T+2) in case of transfer in non-EEA member currency	0.42%, min. EUR 5.89, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Urgent (T+1) in case of transfer in non-EEA member currency	0.74%, min. EUR 11.71, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Extra urgent (T) in case of transfer in any FCY	0.95% min. EUR 11.71, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] – Ad hoc payment orders from HUF account in EUR<sup>3</sup></b>	
<b>In Bank</b>	
In case of conversion between EEA member currencies: Normal (T)	0.21%, min. EUR 5.89, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion to account in non-EEA member currency	0.21%, min. EUR 5.89, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Urgent (T+1) in case of conversion to account in non-EEA member currency <sup>9</sup>	0.47%, min. EUR 11.71, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Extra urgent (T) in case of conversion to account in non-EEA member currency <sup>9</sup>	0.63%, min. EUR 11.71, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
<b>EUR payment</b>	
Normal (T+1)	0.42%, min. EUR 5.89, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Extra urgent (T) <sup>9,**</sup>	0.95% min. EUR 11.71, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
<b>Ad hoc payment orders from HUF account in HUF to another country<sup>3,9</sup></b>	
Normal (T+1)	0,21%, min. EUR 5.89, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0,3%, max. HUF 6000
Extra urgent (T)	0,32%, min. EUR 11.71, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0,3%, max. HUF 6000

<b>Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee<sup>18,9</sup></b>	EUR 5.01
<b>Conversion Fee</b> in case of Feewinner and Activity 3.0 Accounts	Promotional fee: HUF 0 <sup>***</sup> , Standard fee: 0.21%, min. EUR 5.89, max. EUR 613.41

<b>Direct debit [SEPA DD Core Direct Debit]<sup>3,9</sup></b>	
Direct debit – with conversion <sup>3</sup>	0.95%, min. EUR 11.71, max. EUR 613.47 + 0,3%, max. HUF 6,000
<b>SEPA DD Core direct debit limiting statement set/modification/cancellation<sup>3,9</sup></b>	HUF 2,114
<b>Forbiding the execution of a direct debit<sup>3,9</sup></b>	Free of charge
<b>Refund of paid direct debit<sup>3,9</sup></b>	HUF 1,703

\* This promotion is valid till 31<sup>st</sup> December 2019. The promotional fee is valid for fee package changes which happen during the promotional period.

\*\* If the amount of a SEPA credit transfer with conversion is given in the currency of the credited account – different from EUR –, than the credit transfer can not be extra urgent.

\*\*\*This promotion is valid until 31<sup>st</sup> December 2019.

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

## 6. Fees and commissions of Raiffeisen Bank Account kept in foreign currency

### 6.1. In case of standard Bank Account kept in foreign currency

<b>Account opening</b>	free of charge
<b>Account maintenance</b>	free of charge
<b>Account closing fee</b> It shall be charged in respect of foreign currency bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. <sup>15</sup> The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
<b>Crediting of foreign currency amounts [Credit in Bank Account kept in FCY]</b> (currency of the account and of the credit are the same)	free of charge
SEPA Credit Transfer – in case of EUR transfer	Free of charge
<b>Crediting of foreign currency amounts [Credit in Bank Account kept in FCY]<sup>3</sup></b> (currency of the account and of the credit are different)	
Normal (including SEPA Credit Transfer)	0.21%, min. EUR 5.89, max EUR 613.41
Urgent (including SEPA Credit Transfer)	0.47%, min. EUR 11.71, max EUR 613.41
Extra urgent (including SEPA Credit Transfer)	0.63%, min. EUR 11.71, max EUR 613.41

<b>Sending money in other currencies [Ad hoc payment order in FCY or in HUF between own accounts]<sup>3</sup></b>	
<b>Without conversion</b>	
Between own accounts	free of charge
<b>With conversion</b>	
In case of conversion between EEA member currencies: Normal (T)	0.21%, min. EUR 5.89, max EUR 613.41
Normal (T+2) in case of conversion between non-EEA member currencies	0.21%, min. EUR 5.89 max EUR 613.41
Urgent (T+1) in case of conversion between non-EEA member currencies	0.47%, min. EUR 11.71, max EUR 613.41
Extra urgent (T) in case of conversion between non-EEA member currencies	0.63%, min. EUR 11.71, max EUR 613.41
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR between own accounts<sup>3</sup></b>	
<b>Without conversion</b>	
Between own accounts	free of charge
<b>With conversion</b>	

In case of conversion between EEA member currencies: Normal (T)	0.21%, min. EUR 5.89, max EUR 613.41
Normal (T+2) SEPA Credit Transfer from account in non-EEA member currency	0.21%, min. EUR 5.89, max EUR 613.41
Urgent (T+1) SEPA Credit Transfer from account in non-EEA member currency <sup>9</sup>	0.47%, min. EUR 11.71, max EUR 613.41
Extra urgent (T) SEPA Credit Transfer from account in non-EEA member currency <sup>9</sup>	0.63%, min. EUR 11.71, max EUR 613.41
<b>Sending money in other currencies and Sending money within Hungary in HUF [Ad hoc payment order in FCY or in HUF]<sup>3,7,9</sup></b>	
<b>In Bank</b>	
<b>Without conversion</b>	
Normal	0.15%, min. EUR 5.89 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
<b>With conversion</b>	
In case of conversion between EEA member currencies: Normal (T)	0.21%, min. EUR 5.89, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion between non-EEA member currencies	0.21%, min. EUR 5.89, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
Urgent (T+1) in case of conversion between non-EEA member currencies	0.47%, min. EUR 11.71, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Extra urgent (T) in case of conversion between non-EEA member currencies	0.63%, min. EUR 11.71, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
<b>Interbank</b>	
<b>Without conversion</b>	
Normal (T+2) (in USD, EEA member currencies with T+1 fulfilment)	0.21%, min. EUR 5.89, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Extra urgent (T, only in USD, GBP, EUR, HUF)	0.32%, min. EUR 11.71, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
<b>With conversion</b>	
In case of conversion between EEA member currencies: Normal (T+1)	0.42%, min. EUR 5.89, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion between non-EEA member currencies	0.42%, min. EUR 5.89, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Urgent (T+1, only in USD, GBP, EUR, HUF) except conversions between EEA member currencies	0.74%, min. EUR 11.71, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Extra urgent (T, only in USD, GBP, EUR, HUF)	0.95%, min. EUR 11.71, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
<b>Sending money in euro (SEPA) [SEPA Credit Transfer] - Ad hoc payment order in EUR in Bank<sup>3</sup></b>	
<b>Without conversion</b>	
Normal	0.15%, min. EUR 5.89 and for the portion exceeding equivalent amount of HUF 20,000, an additional + 0.3%, max. HUF 6,000
<b>With conversion</b>	
In case of conversion between EEA member currencies: Normal (T)	0.21%, min. EUR 5.89, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Normal (T+2) in case of SEPA Credit Transfer from account in non-EEA member currency	0.21%, min. EUR 5.89, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Urgent (T+1) in case of SEPA Credit Transfer from account in non-EEA member currency <sup>9</sup>	0.47%, min. EUR 11.71, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000

Extra urgent (T) in case of SEPA Credit Transfer from account in non-EEA member currency <sup>9</sup>	0.63%, min. EUR 11,71, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
<b>EUR payment</b>	
<b>Without conversion</b>	
Normal SEPA Credit Transfer (T+1)	0.21%, min. EUR 5.89, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Extra urgent SEPA Credit Transfer (T) <sup>9</sup>	0.32%, min. EUR 11.71, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
<b>With conversion</b>	
In case of conversion between EEA member currencies: Normal (T+1)	0.42%, min. EUR 5.89, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Normal (T+2) SEPA Credit Transfer from account in non-EEA member currency	0.42%, min. EUR 5.89, max. EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Urgent (T+1) SEPA Credit Transfer from USD account <sup>9</sup>	0.74%, min. EUR 11.71, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
Extra urgent (T) SEPA Credit Transfer from USD account <sup>9**</sup>	0.95%, min. EUR 11.71, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
<b>With Special FCY exchange conversion<sup>19,9</sup></b>	Free of charge
<b>Sending money within Hungary in HUF [Transfer of positive account balance in bank account switching process (Normál)]<sup>3</sup></b>	0.21%, min. EUR 5.89, max EUR 613.47 and for the portion exceeding equivalent amount of HUF 20,000, an additional+ 0.3%, max. HUF 6,000
<b>Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee<sup>18</sup></b>	EUR 5.01
<b>Direct debit [SEPA DD Core Direct Debit]<sup>3,9</sup></b>	
Direct debit – without conversion <sup>3</sup>	0.32%, min. EUR 11.71, max. EUR 613.47 + 0,3%, max. HUF 6,000
Direct debit – with conversion <sup>3</sup>	0.95%, min. EUR 11.71, max. EUR 613.47 + 0,3%, max. HUF 6,000
<b>SEPA DD Core direct debit limiting statement set/modification/cancellation<sup>3,9</sup></b>	HUF 2,114
<b>Forbidding the execution of a direct debit<sup>3,9</sup></b>	Free of charge
<b>Refund of paid direct debit<sup>3,9</sup></b>	HUF 1,703
<b>Conversion</b>	
Exchange rate	FX buying/selling rate*
The conversion fee shall be debited promptly when incurred. Fees and commissions are calculated through EUR.	

\* The actual conversion rates are available at [www.raiffeisen.hu](http://www.raiffeisen.hu) or in the branches.

\*\* If the amount of a SEPA credit transfer with conversion is given in the currency of the credited account – different from EUR –, than the credit transfer can not be extra urgent.

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

Outgoing FCY payment orders to EU countries given by EU standards are executed according to BIC code (SWIFT code) given by the customer. Outgoing FCY payment orders to EU countries which are not given by EU standards are executed according to IBAN (International Bank Account Number).

SEPA Credit transfer can be given only in EUR in the branches, at Raiffeisen Direkt or Raiffeisen DirektNet. The payment order will be executed by the bank as a SEPA Credit Transfer if the (1) beneficiary bank is able to take it, (2) you need to use "shared charges" (SHA) option and (3) when the IBAN number (international bank account number) and the country code of the beneficiary. No longer required the SWIFT/BIC identification number of the beneficiary bank on the payment order.

EUR payment orders can be submitted only as SEPA Credit Transfer to the EU countries, to EFTA countries.

## 6.2. In case of special account kept in foreign currency with higher deposit insurance

<b>Account maintenance<sup>3</sup></b>	Promotional fee: free of charge* Standard fee: HUF 631
<b>Account closing fee</b>	free of charge
<b>Sending money within Hungary in HUF [In-Bank transfer between the customer's own accounts (Ad hoc payment orders)]</b>	free of charge

\* The promotion is valid until 31<sup>st</sup> December 2019. The promotional fee is valid for accounts which will be opened during the promotional period.

## 7. Informations about payment orders and crediting

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 31 December 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	10035003-93489306-00000000
10029008-93489306-00000000	10026005-93489306-00000000	10044001-93489306-00000000	19017004-88104264-70100001
10048005-93489306-00000000	10002003-93489306-00000000		

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 to customer 0,3%, but max. HUF 6,000 of the transferred amount from the charged fee. The reimbursement will be fulfilled at latest last working day of the following month of the transaction on the concerned account.

Payment operation within European Economic Area (further: EEA) is that payment operation, in which the bank of the payer and the beneficiary or the only bank which executing the payment order, operating in the area of EEA.

### Types of cost bearing:

**SHA:** the costs are shared between the payer (who pays the charges of its own bank) and the beneficiary (who pays any other bank charges: the charges of the intermediary bank and the beneficiary's bank)

**OUR:** the payer agrees to pay all the costs involved in the transaction

**BEN:** the beneficiary covers all the costs involved in the transaction

Cost-bearing options for payment transactions					
Outgoing		Currency			
		Without conversion			
		Forint	Euro	Other EEA	Non-EEA
Location of addressee	Domestic	SHA	SHA	SHA	SHA
	Non-domestic EEA	SHA	SHA	SHA	SHA
	non-EEA	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN



Cost-bearing options for payment transactions					
Outgoing	Currency				
	With conversion				
		Forint - Euro	Other EEA	EEA- non-EEA	non-EEA
Location of addressee	Domestic	SHA	SHA	SHA	SHA
	Non-domestic, but EEA	SHA	SHA	SHA	SHA
	non-EEA	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN

**Priority = urgent:** The Bank publishes, in its latest Terms and Conditions, the types of priority that may be specified in respect of the various individual currencies, and the execution procedure pertaining to the given currency and type of order (outgoing/internal/incoming, and within this, order involving conversion or not involving conversion).

Beyond the commissions specified in this List of Conditions, considered of non-EEA payment operations the customer is bound to pay all the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.

In case of foreign currency transfer with conversion the exchange rate available on the day of fulfillment can differ from the exchange rate available on the day of the order. The foreign currency transfer with conversion will be executed in the case the amount available on the customer's bank account is greater with 2% than the amount to be transferred calculated with the exchange rate available on the day prior of the order's fulfillment.

Outgoing FCY payment orders to EU countries given by EU standards are executed according to BIC code (SWIFT code) given by the customer. Outgoing FCY payment orders to EU countries which are not given by EU standards are executed according to IBAN (International Bank Account Number).

SEPA Credit transfer can be given only in EUR in the branches, at Raiffeisen Direkt or Raiffeisen DirektNet. The payment order will be executed by the bank as a SEPA Credit Transfer if the (1) beneficiary bank is able to take it, (2) you need to use "shared charges" (SHA) option and (3) when the IBAN number (international bank account number) and the country code of the beneficiary. No longer required the SWIFT/BIC identification number of the beneficiary bank on the payment order.

EUR payment orders can be submitted only as SEPA Credit Transfer to the EU countries, to EFTA countries.

If the elements of a certain fee or commission are in different currency, than the fee or the commission is calculated according to the General Business Conditions Part 1 VII/7.12.

In accordance with Regulation (EU) 2015/847 (the "Regulation"), the Bank is required to check whether information on payers and payees, accompanying incoming and outgoing transactions and those going through the Bank are available fully, in accordance with the requirements of the Regulation, and furthermore in the cases specified in the Regulation it is required in the case of incoming transactions to be credited to accounts kept at the Bank to verify the accuracy of the information on the payee. The Regulation applies to transfers of funds, in any currency, which are sent or received by a payment service provider or an intermediary payment service provider established in the European Union, and which are carried out at least partially by electronic means. Credit transfers and direct debits both fall within the scope of the Regulation.

Irrespective of currency, all transfers of funds should include the following information:

Payer	payment account number/IBAN (or unique transaction identifier (ÚTI <sup>*</sup> )) name address (official personal document number, customer identification number, date and place of birth)
Payee	payment account number/IBAN (or unique transaction identifier (ÚTI <sup>*</sup> )) name

\* In the case of a transfer not made from or to a payment account, a unique transaction identifier can be used.

In accordance with the Regulation, the information concerning the payee is deemed to be available in full if the payment account number/IBAN and the name are available. If a transfer of funds fails to include information concerning the payer and the payee fully, this may result in the transfer being carried out with a delay or being rejected.

In case of payment transactions initiated through a payment initiation service provider the fees applied on electronic channels (Raiffeisen DirektNet, myRaiffeisen) used by the customer will be debited.

The bank rejects receiving and executing HUF transfers below HUF 5 which were initiated to a bank account kept in foreign currency or crediting HUF transfers below HUF 5 if those were initiated from another Bank to a Raiffeisen bank account kept in foreign currency, as ungrantable transactions with too low amount.

**8. Common fees and commissions of Raiffeisen Bank Account**

	fee/commission	debit
<b>Fee of bank account switching<sup>3</sup></b> Fees for transfer of positive account balance in bank account switching process are listed in points 5.1, 5.2 és 6.1 of the present List of Conditions, account closing fees are listed in points 5.4 and 6.1 of the present List of Conditions.	Promotional fee: 0 Ft * Standard fee: HUF 1,585	
<b>Distraint</b>	free of charge	
<b>Order (modification of order**) concerning event of death<sup>3</sup></b>	HUF 1,176	promptly
<b>Account statements, deposit and credit advices<sup>3</sup></b>	free of charge	
<b>Electronic account statement</b>	free of charge	
<b>Paper based statement with pick-up at branch</b>	free of charge	
<b>Paper based statement mailed to the customer's notification address in FeeWinner, Activity 3.0, FeeWaiver 2.0, Activity 2.0 and Everyday 2.0, Base 2.0 and Basic Account<sup>3,20</sup></b>	HUF 105/statement	promptly
<b>Paper based statement mailed to the customer's notification address in FeeWaiver Plus, FeeWaiver and Activity packages<sup>20</sup></b>	HUF 100/statement	promptly
<b>Issue of certificates for the customer [Duplicates of statements and advices]<sup>3</sup></b>		
for the last 12months (For electronic statement holder customers)	Free of charge	
for the last 12months (For paper based statement holder customers)	HUF 1,234/statement or advice	promptly
for the period before the last 12 months	HUF 2,469	promptly
<b>Printout of transaction history<sup>3</sup></b>		
at branch – fee of printout of one month's transaction history	HUF 1,234	promptly
at branch – fee of printout of transaction history for more than one year period	HUF 2,469	promptly
in Raiffeisen Direct	free of charge	
<b>Issue of certificates for the customer [Certification of available balance]/[Other certificates issued by the Bank]<sup>21, 22</sup> / [Fees of other notifications]<sup>3</sup></b>	HUF 1,227	promptly
<b>Collection fee<sup>3 ***</sup></b>	HUF 4,014	promptly
<b>Dunning letter fee</b>	HUF 206/letter	promptly
<b>Data supply from Central Credit Bureau<sup>3</sup></b>	free of charge	

\* The promotion is valid for bank account switching orders accepted by the Bank until 31<sup>st</sup> December 2019.

\*\*Modification of order concerning event of death means the withdrawal of order with giving a new order concerning event of death.

\*\*\* This fee will be applied and debited when the customer submits the same request regarding the application for data report, migration or handling within the last 365 days since the last submission. With a promotional nature, in the case above the fee will not be debited until 31 December 2019.

To require electronic account statement customer must also have Raiffeisen DirektNet access.

**9. Available Insurances (UNIQA)**
**Conditions for customers contracted after 15<sup>th</sup> April 2016**

Raiffeisen Care II.	Standard	Standard family	Top	Top family	Premium	Premium family
Fee of service - monthly	HUF 499 / month	HUF 998 / month	HUF 1.299 Ft / month	HUF 2.598 / month	HUF 3.990 / month	HUF 7.980 / month

Risk factor	Insurance sum					
	Standard	Standard family	Top	Top family	Premium	Premium family
Term life insurance	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 7,500,000	HUF 7,500,000
Accidental death	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 10,000,000	HUF 10,000,000
Accidental disability (50-100%)	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 5,000,000	HUF 5,000,000
Disability due to any reason (from 70%)	-	-	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Dread diseases	-	-	HUF 500,000	HUF 500,000	HUF 500,000	HUF 500,000
Lump sum allowance for sick leave over 28	-	-	HUF 50,000	HUF 50,000	HUF 50,000	HUF 50,000

days due to any reason						
Lump sum allowance for surgery due to accident					HUF 500,000	HUF 500,000
Emergency rescue/transport					HUF 1,000,000	HUF 1,000,000
Burn injuries					HUF 500,000	HUF 500,000

In case of Standard family/Top family/Premium family insurance, the following persons could be insured:

- the insured and his/her spouse or partner between age 18 and 65; and
- their (own, adopted, step- or foster) children (maximum 3), between age 1 and 18.

For more conditions and information, please find in Raiffeisen Care II. life, accident and health group insurance conditions.

#### Conditions for customers contracted before 14<sup>th</sup> April 2016 and after 6<sup>th</sup> February 2015

<b>Raiffeisen Care II.</b>	<b>Standard</b>	<b>Standard family</b>	<b>Plus</b>	<b>Plus family</b>	<b>Top</b>	<b>Top family</b>
Fee of service - monthly	HUF 499 / month	HUF 998 / month	HUF 799 / month	HUF 1.598 / month	HUF 1.299 Ft / month	HUF 2.598 / month

<b>Risk factor</b>	<b>Insurance sum</b>					
Term life insurance	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Accidental death	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000
Accidental disability (50-100%)	HUF 1,000,000	HUF 1,000,000	HUF 2,000,000	HUF 2,000,000	HUF 2,000,000	HUF 2,000,000
Disability due to any reason (from 70%)	-	-	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000	HUF 1,000,000
Dread diseases	-	-	-	-	HUF 500,000	HUF 500,000
Lump sum for sick leave over 28 days due to any reason	-	-	-	-	HUF 50,000	HUF 50,000

#### Conditions for customers contracted before 6<sup>th</sup> February 2015 and after 14<sup>th</sup> March 2014

	<b>Raiffeisen Care Basic</b>	<b>Raiffeisen Care Plus</b>	<b>Raiffeisen Care Extra</b>
Fee of service - monthly	HUF 299 /month	HUF 399 /month	HUF 599 /month
<b>Risk factor</b>	<b>Insurance sum</b>		
Death		HUF 500,000	HUF 750,000
Accidental death	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Permanent disability in consequence of an accident	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Disability pension classified in category I or II		HUF 500,000	HUF 1,000,000

#### Conditions for customers contracted before 15<sup>th</sup> March 2014

	<b>Raiffeisen Care Basic</b>	<b>Raiffeisen Care Plus</b>	<b>Raiffeisen Care Extra</b>
Fee of service - monthly	HUF 299 /month	HUF 399 /month	HUF 599 /month
- quarter-yearly	HUF 897 /quarter-year	HUF 1,197 /quarter-year	HUF 1,797 /quarter-year
- half-yearly	HUF 1,794 /half-year	HUF 2,394 /half-year	HUF 3,594 /half-year
- yearly	HUF 3,588 /year	HUF 4,788 /year	HUF 7,188 /year
<b>Risk factor</b>	<b>Insurance sum</b>		
Death		HUF 500,000	HUF 750,000
Accidental death	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Permanent disability in consequence of an accident	HUF 1,000,000	HUF 500,000	HUF 1,000,000
Disability pension classified in category I or II		HUF 500,000	HUF 1,000,000

#### Conditions for every customers

Raiffeisen Care Insurance is available at Raiffeisen branches and via Raiffeisen Direkt.

The insurance service fee is debited in HUF. If the Insurance stands behind FCY account, the HUF denominated fee will be debited on the FCY account in FCY. The FCY amount is calculated using the retail middle exchange rate defined at 14:30 p.m., effective on the day of the fee charged.

The insurance fee is defined in HUF, so the calculated and debited FCY amounts may differ due to the variability of the exchange rate.

## Raiffeisen Assistant – Household assistance service

**Raiffeisen Assistant – Household assistance service is not available from 1<sup>st</sup> February 2013.**

	Raiffeisen Assistant
Cost of service - monthly	HUF 599 /month
- quarter-yearly	HUF 1,797 /quarter-year
- half-yearly	HUF 3,594 /half-year
- yearly	HUF 7,188 /year

The insurance service fee is debited in HUF. If the Insurance stands behind FCY account, the HUF denominated fee will be debited on the FCY account in FCY. The FCY amount is calculated using the retail middle exchange rate defined at 14:30 p.m., effective on the day of the fee charged.

The insurance fee is defined in HUF, so the calculated and debited FCY amounts may differ due to the variability of the exchange rate.

## 10. Cut-off times connected to account management, orders, applications

Opening time for receiving payment orders:

Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen <sup>9</sup>
Beginning of opening hours	7:00 a.m.	7:00 a.m. In case of special FCY exchange conversion: 8:00 In case of In-Bank transfers qualified as in-bank instant credit transfer and early withdrawal of time deposit: 0:00	7:00 a.m. In case of In-Bank transfers qualified as in-bank instant credit transfer and early withdrawal of time deposit: 0:00

T day: day of the processing.

The Bank assumes the same day (T) receipt and processing of orders arrived until the deadlines shown in the next table below. In case of HUF orders the processing is assumed according to the table in chapter 11. and in case of FCY orders the processing is assumed according to the table in chapter 12. In case of orders arriving after the deadlines, the Bank consider these as received on the next working day.

If the order is given in the branch the deadlines can be different than showed in the table below according to the opening hours.

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen <sup>9</sup>
<b>In-Bank transfers</b> (between the customers own accounts)	4:00 p.m.	5:00 p.m.	12:00 p.m.	12:00 p.m.
<b>Ad hoc payment orders:</b>				
in-Bank	4:00 p.m.	5:00 p.m.	5:00 p.m.	5:00 p.m.
interbank	4:00 p.m.	4:30 p.m.	4:30 p.m.	4:30 p.m.
payment orders qualified as in-bank instant credit transfer	-	-	12:00 p.m.	12:00 p.m.
<b>Standing payment orders</b>	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	-
<b>Modification and cancellation of standing payment orders</b>	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 5:00 p.m. <sup>23</sup>	-
<b>Recalling ad hoc, or standing order HUF payments*</b>	3:00 p.m.	4:00 p.m.	-	-
<b>Time deposit</b>	4:00 p.m.	4:00 p.m.	5:00 p.m. <sup>23</sup>	-
<b>Early withdrawal of time deposit</b>	4:00 p.m.	4:00 p.m.	12:00 p.m.	-
<b>Authorization for Payment of utility bills T+2 days</b> <sup>24</sup>	4:00 p.m.	4:00 p.m.	-	-
<b>Authorization for Payment of utility bills T+1 days</b> <sup>24</sup>	-	-	5:00 p.m. <sup>23</sup>	-
<b>Stop payment of utility bills</b> (stop payment on direct debit)	by 4:00 p.m. on banking day	by 4:00 p.m. on banking day	by 12:00 p.m. on banking day	-

	preceding execution	preceding execution	preceding execution	
<b>In FCY</b>				
FX transactions in-Bank with conversion	10:00 a.m.	12:00 a.m.	12:00 a.m.	-
FX transactions in-Bank without conversion	3:00 p.m.	3:30 p.m.	3:30 p.m.	-
FX transactions interbank with conversion	10:00 a.m.	12:00 a.m.	12:00 a.m.	-
FX transactions interbank without conversion	10:00 a.m.	12:00 a.m.	12:00 a.m.	-
<b>Conversion</b>	10:00 a.m.	12:00 a.m.	12:00 a.m.	-
<b>Special FCY exchange conversion<sup>19</sup></b>	-	-	6:00 p.m.	-
<b>SEPA DD Core direct debit limiting statement set/modification /cancellation**</b>	3:30 p.m.	-	-	-
<b>Forbiding the execution of a SEPA DD Core direct debit</b>	by 3:30 p.m. on banking day preceding execution	by 3:30 p.m. on banking day preceding execution	-	-
<b>Refund of paid SEPA DD Core direct debit***</b>	1:30 p.m.	-	-	-

The deadline of acceptance of individual orders and the end of the business day are the same.

In case of HUF transfers to be qualified as in-bank instant credit transfer the Bank ensures that the HUF amount of the payment transaction will be transferred within 5 seconds to the beneficiary's account in a way it will be available to the beneficiary. The fulfillment of in-bank instant credit transfers takes place continuously on every calendar day.

\* The deadline of giving order for recalling interbank HUF payments can be given latest until the 30<sup>th</sup> working day after the payment is executed. If the beneficiary has not declared about the recalled HUF transfer until the 60<sup>th</sup> working day after the recalled payment is executed, then the Bank will cancel the order. Recalling of in-bank instant credit transfer by the payer can be given until the 13<sup>th</sup> months from the month of the initiation of the transfer. If the beneficiary has not declared about the recalled HUF transfer until the 30<sup>th</sup> working day after the recalled payment is executed, then the Bank will cancel the order

\*\* The SEPA DD Core direct debits are executed according to the instructions about restrictions, on the first workday after the day of receipt of the instructions, including the SEPA DD Core direct debits if the day of execution is on that first working day. The Bank accepts instructions about SEPA DD Core direct debit restrictions from 3<sup>rd</sup> October 2016.

\*\*\* A paid SEPA DD Core direct debit can be refunded without examination within 8 week after the execution of the direct debit (56 days not including the day of the execution) until the last banking working day.

## 11. Execution of HUF payments in HUF

Incoming payments (credit)	Date of credit
Between own accounts if it is not qualified as an in-bank instant credit transfer	day of order
Between own accounts if it is qualified as an in-bank instant credit transfer	fortwith
In bank transfer if it is not qualified as an in-bank instant credit transfer	day of order
In bank transfer if it is qualified as an in-bank instant credit transfer	fortwith
Interbank transfer	day of crediting the Bank's account
Transfer (Hungarian Post)	day of crediting the Bank's account
VIBER transfer	In 2 hours after receiving the statement of the Hungarian National Bank
<b>Outgoing payments (debit)</b>	
Debiting the principal account with the amount of order is on the day of processing the order.	

The account of the recipient's financial provider is credited according to mentioned in the table below, if correct and complete order is received by the Bank:

	Branch (file on paper)	Raiffeisen Direkt (via phone)	Raiffeisen DirektNet (via internet)	myRaiffeisen <sup>9</sup>
<b>Ad-hoc payment orders in-Bank</b>	Day of execution		Day of execution	

		<i>In case of in-bank instant credit transfer within 5 seconds after it was received</i>
<b>Standing payment orders in-Bank</b>	Day of execution	Day of execution
<b>Ad-hoc payment orders interbank</b>	Day of execution	Day of execution
<b>Standing payment orders interbank</b>	Day of execution	Day of execution

In case of Standing payment orders the first payment is executed earliest on the next banking day after the order is received.  
Information about execution of payments crediting (*HUF ad hoc payment orders crediting on HUF accounts*):

Order type	cut-off time	end-of-day closing time
HUF in-house account transfer / credit transfer orders	17:10 <i>In case of in-bank instant credit transfer: 0 - 24:00</i>	17:10 <i>In case of in-bank instant credit transfer: 24:00</i>
HUF incoming credit transfer orders	18:10	18:10

## 12. Execution of FX payments

<b>In Bank transfer between own account (debit)</b>		
<b>Without conversion</b>		
Normal	In key EEA <sup>25</sup> currencies (GBP, EUR, HUF) In key other currencies (USD)	T day
	In standard EEA currencies (e.g. CZK, BGN) In standard other currencies (e.g. CAD)	T day
<b>With conversion</b>		
Normal	In key EEA currencies (GBP, EUR, HUF)*	T day
	In key other currencies (USD)	T day + 2 banking days
	In standard EEA currencies (e.g. CZK, BGN)*	T day
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day + 1 banking day
	In standard EEA currencies (e.g. CZK, BGN)*	-
	In standard other currencies (e.g. CAD)	T day + 1 banking day
Extra urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day
	In standard EEA currencies (e.g. CZK, BGN)*	-
	In standard other currencies (e.g. CAD)	T day
<b>Outgoing FX payments (debit)</b>		
<b>Without conversion</b>		
Normal	In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD)	T day + 1 banking days
	In standard EEA currencies (e.g. CZK, BGN)	T day + 1 banking days
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Extra urgent	In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD)	T day
<b>With conversion</b>		
Normal	In key EEA currencies (GBP, EUR, HUF)*	T day + 1 banking day
	In key other currencies (USD)	T day + 2 banking days
	In standard EEA currencies (e.g. CZK, BGN)*	T day + 1 banking day
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day + 1 banking days

Extra urgent	In key EEA currencies (GBP, EUR, HUF)* In key other currencies (USD)	T day
<b>Incoming FX payments (credit)<sup>26</sup></b>		
<b>Without conversion</b>		
Normal	In all currencies	T day
<b>With conversion</b>		
Normal	In key EEA currencies (GBP, EUR, HUF)* In standard EEA currencies (e.g. CZK, BGN)* <sup>27</sup>	T day
	In key other currencies (USD) In standard other currencies (e.g. CAD)	T day + 2 banking days
Urgent	In key EEA currencies (GBP, EUR, HUF)*	T day
	In key other currencies (USD)	T day + 1 banking days
Extra urgent	In key EEA currencies (GBP, EUR, HUF)*	T day
	In key other currencies (USD)	T day
<b>In Bank FX payments (debit)</b>		
<b>Without conversion</b>		
Normal	In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD)	T day
	In standard EEA currencies (e.g. CZK, BGN) In standard other currencies (e.g. CAD)	T day

<b>With conversion</b>		
Normal	In key EEA currencies (GBP, EUR, HUF)*	T day
	In key other currencies (USD)	T day + 2 banking days
	In standard EEA currencies (e.g. CZK, BGN)*	T day
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day + 1 banking days
	In standard EEA currencies (e.g. CZK, BGN)* In standard other currencies (e.g. CAD)	- T day + 1 banking days
Extra urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day
	In standard EEA currencies (e.g. CZK, BGN)*	-
	In standard other currencies (e.g. CAD)	T day
SEPA direct debit (execution)		
	Without conversion	T day
	With conversion	T day

\*If the two currencies in the conversion are both EEA currencies.

In case of debiting on T day the information in chapter 10 Cut-off times connected to account management, orders, applications are valid. Information about execution of payments crediting (*incoming FX transfers*), if not beneficiary of in-bank instant credit transfer::

Order type		Final cut off time of incoming transactions	Closing time of the workday
Incoming In-bank FX transfers	without conversion	EUR	17:00
		all currencies except for EUR	15:30
	with conversion	12:00	12:00
Incoming Interbank FX transfers	without conversion	EUR	17:00
		all currencies except for EUR	15:30
	with conversion	12:00	12:00

Cut-off times for receiving ad hoc HUF payment orders on Foreign Currency Accounts:

Order type		Final cut off time of incoming transactions	Closing time of the workday
Incoming In-bank ad hoc HUF transfers	with conversion	12:00 In case of in-bank instant credit transfer: 0-24:00	12:00 In case of in-bank instant credit transfer: 24:00
	with conversion	12:00	12:00

		<i>denominated in EEA currencies</i>		
<i>Incoming Inter-bank ad hoc HUF transfers</i>	with conversion	<i>Beneficiary's account is denominated in EEA currencies</i>	12:00	12:00
	with conversion	<i>Beneficiary's account is not denominated in EEA currencies</i>	12:00	12:00

The Bank processes incoming foreign exchange payments with conversion received directly from nostro bank until 12:00 a.m. on receipt day, ;received from other banks on the day of receiving credit advice from nostro bank, but not earlier than receipt day.

Incoming foreign exchange payments without conversion, received directly from nostro bank or as SEPA credit transfer until 15:30 p.m., are processed on receipt day; received from other banks or non SEPA credit transfer are processed on the day of receiving credit advice from nostro bank, but not earlier than receipt day.

Payments without conversion in euro currency received until 17:00 p.m. are processed on the receipt day, the end of the working day is 18:00 p.m. In case of payments without conversion the processing day cannot be earlier than value date of the payments or covers. Incoming payments received after the above mentioned Cut off Times are processed on the next banking day.

The payments are processed with normal priority based on our standard processing except any other disposition from client. Excluding orders in EUR without conversion the deadline of receiving orders to be executed on the same business day and the deadline within the business day of receiving orders are considered the same.

In the case of payments not in EUR initiated by the Customer in favour of bank accounts registered in the Member States of the EU, or in Switzerland, Norway, Iceland or Liechtenstein, and in the case of payments initiated by the Customer in favour of bank accounts registered in Turkey or the United Arab Emirates, the Customer shall bear an obligation of identifying the beneficiary's International Bank Account Number (IBAN), as well as the SWIFT code (BIC or Bank Identifier Code) of the beneficiary's account-keeping bank for the Bank when giving the payment order.

The Bank shall check the IBAN featuring in the payment order on the basis of the standard (EBS204 V3-February 2001) of the European Committee for Banking Standards (ECBS) concerning IBAN generation.

If the Customer provides an invalid IBAN in the payment order, or fails to provide any, the Bank rejects fulfilling the payment order, and the Bank shall notify the Customer about the rejection and the cause of the rejection.. The Bank shall have the right to reject fulfilling the payment order until the Customer has provided a faultless IBAN to the Bank. All emerging costs related to the invalid or not provided IBAN charges the Customer.

Ad hoc payment orders given within cut-off time in FCY with conversion are processed on the day the amount is ensured. The amount is calculated with the retail exchange rate defined daily once after 2:00 PM for outgoing payment orders taking into account the type of the order (standard, urgent, extra urgent). Payment orders will be accounted on the contracted day after the exchange.

In case of incoming FCY payment in non-EEA payment operation the amount can be charged before incoming to the Bank. The accruing costs are independent from the Bank, the debited costs depend on the route defined by the dispatcher bank and the conditions of the correspondent banks. The costs debited on the amount of the ad hoc payment orders are not taken over by the Bank. In case of payment operation within EEA, customers are not charged with these costs.

The Bank can assume obligation for the fulfilment of outgoing ad hoc FCY payment in the currency determined by the customers, if beneficiary financial institute keeps an account in the currency of the payment

As regards any issue concerning the receiving and fulfilment of payment orders that is unregulated in this section, the general rules set forth in the Bank's business regulations shall be governing.



EXECUTION OF OUTGOING SEPA CREDIT TRANSFER PAYMENTS											
WITH CONVERSION						WITHOUT CONVERSION					
TRANSACTION VALUE DATE	PRIORITY	CUT-OFF TIME				TRANSACTION VALUE DATE	PRIORITY	CUT-OFF TIME			
		Branch	Raiffeisen Direkt	Raiffeisen DirektNet	my- Raiffeisen <sup>9</sup>			Branch	Raiffeisen Direkt	Raiffeisen DirektNet	my- Raiffeisen <sup>9</sup>
T	extra urgent	11:00 <sup>1,2</sup>	12:00 <sup>1,2</sup>	12:00 <sup>1,2</sup>	-	T	extra urgent	11:00 <sup>2</sup>	12:00 <sup>2</sup>	12:00 <sup>2</sup>	-
T+1	urgent	10:00	12:00	12:00	-	T+1	standard	10:00	12:00	12:00	-
T+2	standard				12:00						12:00

<sup>1</sup> AMOUNT CAN BE GIVEN ONLY IN THE CURRENCY OF THE TRANSFER (EUR)  
<sup>2</sup> CUT-OFF TIME CANNOT BE MODIFIED

SEPA Credit transfer payment orders are executed like payment orders given in key EEA currencies.

### 13. Maximum order amounts

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet	myRaiffeisen <sup>9</sup>
<b>Transfer between own accounts</b>	available balance	available balance	available balance	available balance
<b>Ad hoc payment orders</b>	available balance	available balance	using a one-time code sent in SMS <sup>28</sup> , HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day	using a Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day
<b>Standing payment orders</b>	available balance	available balance	using a one-time code sent in sent in SMS <sup>28</sup> HUF 1,000,000/item, HUF 25,000,000/day using a token (Raiffeisen Hardware Token)* code or Raiffeisen Mobile Token identification: HUF 25,000,000/item, HUF 25,000,000/day	-
<b>Payment of utilities (authorisation on direct debit)</b>	available balance or limit set by customer	available balance or limit set by customer	available balance or limit set by customer	-

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

### 14. Telephone banking service [Raiffeisen Direkt], Internet banking and mobile app services [DirektNet and myRaiffeisen<sup>9</sup> service]

Non-recurrent connection fee <sup>3</sup>	free of charge
Internet Brokering connection fee <sup>3</sup>	free of charge
Direkt and DirektNet activation code (SMS) <sup>3</sup>	free of charge
SMS service [DirektNet login notification SMS service] <sup>3</sup>	HUF 114/month
Limit change [DirektNet/myRaiffeisen payment orders daily maximum limit set and change] <sup>3</sup>	Promotional fee*: HUF 0 Standard fee: HUF 316

\* The promotion is valid until 31/12/2019.

The monthly fees are debited on the customers account on the last banking day of the month.

### 15. SMS service [Mobil Banking service]

Contents of Mobil Banking packages		
	SMS service [Mobil Banking CARD INFO]	SMS service [Mobil Banking ACCOUNT INFO]
<b>Transaction with card</b>		
Cash withdrawal (domestic / foreign)	X	-
Purchase (domestic / foreign)	X	-
<b>Transaction on account</b>		
Credit	-	X
Debit	-	X

The notification contains basically the Raiffeisen account/Raiffeisen bankcard as identification data. The customer has the right to request Mobil Banking service with different identification data.

In case of applications before 12th of September 2011:

Service fees		
	SMS service [Mobil Banking CARD INFO]	SMS service [Mobil Banking ACCOUNT INFO]
monthly fee <sup>3</sup>	HUF 84/month/phone number  Free of charge for Menza Student Accounts and Dynamic Account Package.	HUF 84/month/phone number  Free of charge for Dynamic Account Package
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS <sup>3</sup> (bankcard and bank account transactions)	HUF 23/message	HUF 23/message

In case of applications from 12th of September 2011:

Service fees		
	SMS service [Mobil Banking CARD INFO]	SMS service [Mobil Banking ACCOUNT INFO]
monthly fee <sup>3</sup>	HUF 114/month/phone number	HUF 114/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS <sup>3</sup> (bankcard and bank account transactions)	HUF 23/message	HUF 23/message

Mobil Banking CARD INFO and Mobil Banking ACCOUNT INFO package can be ordered with at least one selected type of automatically sent SMS.

Limit amount can be given for each and every transaction type. Maximum limit amounts are: HUF 10.000, USD 50, CHF 50, EUR 35 and GBP 35. For bankcard transactions limit amounts can be given only in HUF. There will be a prior coverage check in case of those cash withdrawals and purchase transactions (and the Bank will send a Mobil Banking CARD INFO message), which have to fulfill this condition before occurrence.

The monthly and message fees (by message types) are debited on the customers account on the last banking day of the month. The settlement period of the message fees is from the last working day before the current month until the day before last working day of the current month.

Customers can find information about the transaction message types at [www.raiffeisen.hu](http://www.raiffeisen.hu).

### 16. Allowances, promotions

#### IV. Promotion for the opening of bank accounts related to Raiffeisen Personal Loan requests (promotional period: 14 November 2019 to 14 December 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 Feewinner, Activity 3.0, Premium Gold 2.0 or Premium Select simultaneously\* with filing a Raiffeisen Personal Loan request in the period between 14 November 2019 and 14 December 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 31 March 2020 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 November 2019, by 29 February 2020,
- in the case of accounts opened in December 2019, by 31 March 2020,

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 Feewinner, Activity 3.0, 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 30 September 2019,
4. the Customer fulfils the account keeping fee exemption criteria(s) 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:

- 21 February 2020 in the case of accounts opened in November 2019
- 20 March 2020 in the case of accounts opened in December 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.

### **Account Opening Promotion with credit of HUF 20,000 (promotional period: 1 October 2019 – 13 November 2019)**

For the period from **1 October 2019** to **13 November 2019** the Bank announces a promotion for its new, full-age customers who open Raiffeisen retail or premium HUF bank accounts.

In the scope of the promotion, as a bonus to accompany each newly opened retail or premium 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, by 20 December 2019 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: FeeWinner, Activity 3.0, Everyday 2.0, Premium Gold 2.0, Premium Select, Everyday 2.0, Base 2.0, Basic Account, Key Plus, Key I., Key II., Individual I, Individual II., Exclusive, Top I., Top II., „Kedvezményes Package” and „Önkormányzati Package”.

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 or premium 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 or premium bank account since 1 April 2019 until opening a bank account after 30 January 2019 (if the customer had only Credit Card account or Investment account, then he/she qualifies as a new customer),
4. In the period between 1 October 2019 and 29 November 2019, 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 or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.,
5. on 29 November 2019, 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 November 2019.

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 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. One Customer shall be entitled to the credit only once.

### **Promotion connected to account-keeping service - Package change from Fee Winner Account promotion (promotion period: 1 October 2019 to 31 December 2019)**

For its adult customers opening or if existing customers, changing to Raiffeisen retail Fee Winner Accounts between 1 October 2019 and 31 December 2019 the Bank announces a promotion related to a change of account-keeping services and between account packages.

In the scope of the promotion, **in the case of change from a Fee Winner Account to any other account-keeping service or account** the Bank will **dispense with the one-time fee due for a change between account packages**, provided that the customer gives the order for the change not later than 4:00 p.m. on the last but one business day of the second month following the month of account opening or account change—i.e. the day preceding the debiting of the first fee—which means that the new account should be set by the last business day of the second month following the month of account opening or account change at the latest<sup>14</sup>.

### **Raiffeisen Care II Insurance (UNIQA) – Autumn 2019 promotion**

For the period from 1 October 2019 to 31 December 2019, Raiffeisen Bank Zrt. announces a promotion, under which for all customers having a retail Bank Account product who request Raiffeisen Care II Insurance—subject to the relevant Retail List of Conditions—beside their newly requested or already existing Bank Account product, or change their existing Care (Basic/Plus/Extra) Insurance into Raiffeisen Care II Insurance, the Bank shall credit the first 2 months' insurance fee of the Raiffeisen Care II Insurance to the customers' account. Only such customers of the Bank are eligible to participate in the promotion who have Raiffeisen Care II Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Raiffeisen Care II Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance fee amounts.

### **III. Promotion for the opening of bank accounts related to Raiffeisen Personal Loan requests (promotional period: 22 July 2019 to 30 September 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 Feewinner, Activity 3.0, Premium Gold 2.0 or Premium Select simultaneously\* with filing a Raiffeisen Personal Loan request in the period between 22 July 2019 and 30 September 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 31 December 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 July 2019, by 31 October 2019,
- in the case of accounts opened in August 2019, by 30 November 2019,
- in the case of accounts opened in September 2019, by 31 December 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 Feewinner, Activity 3.0, 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 16 July 2019,
4. the Customer fulfils the account keeping fee exemption criteria(s) 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 October 2019 in the case of accounts opened in July 2019
- 22 November 2019 in the case of accounts opened in August 2019
- 13 December 2019 in the case of accounts opened in September 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.

### **Raiffeisen Care II Insurance (UNIQA) – Summer 2019 promotion**

For the period from 1 July 2019 to 30 September 2019, Raiffeisen Bank Zrt. announces a promotion, under which for all customers having a retail Bank Account product who request Raiffeisen Care II Insurance—subject to the relevant Retail List of Conditions—beside their newly requested or already existing Bank Account product, or change their existing Care (Basic/Plus/Extra) Insurance into Raiffeisen Care II Insurance, the Bank shall credit the first 2 months' insurance fee of the Raiffeisen Care II Insurance to the customers' account. Only such customers of the Bank are eligible to participate in the promotion who have Raiffeisen Care II Insurance at the time of crediting of the insurance fee, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Raiffeisen Care II Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same bank account as was debited by the Bank earlier with the insurance fee amounts.

### **Promotion for Change of Account Packages (promotional period: 15/03/2019 – 31/12/2019), amended on 22 July 2019.**

For the period from **15 March 2019 to 31 December 2019 (promotional period)** the Bank announces an account package change promotion for its customers who have Raiffeisen retail bank account.

The one-off **fee** payable on the **change of the account packages** will be **released** by the Bank for those full-age customers who fulfil all conditions specified below:

1. have a Raiffeisen retail bank account on 15 March 2019 in one the following:
  - o Fee Waiver,
  - o Activity,
  - o Base,
  - o Everyday,
  - o Dynamicaccount packages,
- 2.a. and between 15/03/2019 and 21/07/2019 changes the account package to
  - o FeeWaiver Plus,
  - o Activity 2.0,
  - o Everyday 2.0
  - o Base 2.0
- 2.b. and between 22/07/2019 and 31/12/2019 changes the account package to
  - o Feewinner
  - o Activity 3.0,
  - o Everyday 2.0
  - o Base 2.0

the customer gives an order for a change any of the following account packages between 15/03/2019 and 31/12/2019 4:00 p.m. the latest, and according to that order the new account package is set until 02/01/2020 the latest.<sup>14</sup>

3. In the period between 15/03/2019 and 31/12/2019, 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 or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.

\* 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.

<sup>1</sup> The Bank provides the Basic Account in accordance with Government Decree 262/2016 (VIII.31.) on Access to Basic Account and the Features of and Charges Payable for the Keeping of Basic Accounts. Charges and fees shall be rounded off to the nearest whole HUF, according to the general rules of rounding off.

<sup>2</sup> Basic Package is available only in branches.

<sup>3</sup> Indexation of charges and fees: The Bank links the calculation of the charges and fees indicated in the present List of Conditions to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR to the nearest two decimal points, according to the general rules of rounding off. The Bank reserves the right not to apply indexation of charges and fees on one or more occasions regarding specific group of Clients or certain types of services.

<sup>4</sup> In the case of the **Feewinner Account**, preconditions for providing the account keeping services at a reduced fee are as follows:

- **an amount equalling at least the monthly gross minimum wage from time to time in effect is credited each month to the Feewinner Account in not more than 2 items, on any title;**
- **at least 20 purchases per month are fulfilled with a bankcard/credit card/CLEVERcard/Versatile CLEVERcard in the Feewinner Account and/or in the credit card account connected to the Customer's credit card or Versatile CLEVERcard issued by Raiffeisen Bank. Transactions already booked in (debited to) the account shall be regarded as fulfilled.**

In the case of the Feewinner Account, no monthly account-keeping fee will be charged in the month of account opening, and in the case of a change in fee packages, in the first month of using the account package, and in the next month. If in the second month following the account opening—or in the case of a change in fee packages, in the second month following the change—the preconditions for account keeping at reduced rates are not met, the Customer's bank account will be debited with the amount of the account-keeping fee specified in the List of Terms & Conditions. The Customer's bank account will be debited with the account-keeping fee on the first banking day following each month when the preconditions for account keeping were unmet. In respect of the first condition—the one concerning crediting—the period under review shall be the period starting on the 21st day of the month preceding the target month and lasting until the 24th day of the target month. The crediting requirement may not be fulfilled with cash deposits or transfers between the Customer's own accounts. In respect of the second condition—the one concerning card purchases—the period under review shall be the period lasting from the 1st banking day of the target month until the last banking day of the target month. The fee shall be debited in arrears, on the first banking day following the target month.

**Indexation of charges and fees:** Regarding the discounted monthly fee conditions, the Bank binds the amount of the first condition specified in the terms of monthly fee of basic monthly gross wage of a full-time employee (full monthly gross minimum wage). The amount will automatically change from the 1st January of each year to the minimum required minimum wage for the full-time employee for the year in question (indexed). The Bank publishes the change in the amount until the 20th of December each year in this List of Conditions. In case of the law, that stipulates the amount of the minimum wage would be announced after December 20th, the new amount would be published on the next working day following the announcement of the law at the latest.

<sup>5</sup> As preconditions for using the **Activity 3.0 Account** at a reduced account-keeping fee, **at least 4 transactions should be fulfilled in the given bank account each month, and the sum total of the transactions fulfilled in the given month should reach half the amount of the gross monthly minimum wage from time to time in effect, and additionally the Customer should have an activated bankcard or CLEVERcard.** As preconditions for using the **Activity 2.0 and Activity fee packages** at a zero account-keeping fee, **at least 4 transactions should be fulfilled in the bank account affected by the relevant account package each month, and the sum total of the transactions fulfilled in the given month should reach HUF 50,000,** and additionally the **Customer should have an activated bankcard or CLEVERcard.** When establishing the fulfilment of the preconditions, the Bank shall examine the following types of transactions debited to the bank account: a) one-time and standing credit transfers, b) direct debits, c) cash withdrawal with bankcard/CLEVERcard from ATM, and d) purchases with bankcard/CLEVERcard. The condition concerning the minimum number and amount of transactions may be fulfilled by any transaction type. Transactions already booked in (debited to) the account shall be regarded as fulfilled. Transfers between the Customer's own accounts, or purchases with a Versatile CLEVERcard against the credit card account are not examined by the Bank when establishing the fulfilment of the preconditions.

No monthly account-keeping fee will be charged in the month of account opening, and in the case of a change in fee packages, in the first month of use of the Activity 3.0, Activity 2.0 and Activity account packages, and in the next month. If in the second month following the account opening—or in the case of a change in fee packages, in the second month following the change—the preconditions for using the given account package at a zero account-keeping fee are not met, the Customer's bank account will be debited with the amount of the account-keeping fee specified in the List of Terms & Conditions. The Customer's bank account will be debited with the account-keeping fee on the first banking day following each month when the preconditions for exemption from account-keeping fee were unmet. The period examined for the purposes of the charging of the fee shall be the period lasting from the 1st banking day of the target month until the last banking day of the target month, including the in-bank instant credit transfer only banking days. The fee shall be debited in arrears, on the first banking day following the target month.

**Indexation of charges and fees of Activity 3.0 Account:** Regarding the discounted monthly fee conditions, the Bank binds the amount of the first condition specified in the terms of monthly fee of basic monthly gross wage of a full-time employee (full monthly gross minimum wage). The amount will automatically change from the 1st January of each year to the minimum required minimum wage for the full-time employee for the year in question (indexed). The Bank publishes the change in the amount until the 20th of December each year in this List of Conditions. In case of the law, that stipulates the amount of the minimum wage would be announced after December 20th, the new amount would be published on the next working day following the announcement of the law at the latest.

<sup>6</sup> In the case of a **Basis 2.0 account package**, account maintenance shall be free of charge if the Customer has an active retail credit or loan transaction —not inclusive of credit cards— at Raiffeisen Bank as a Debtor—not inclusive Co-debtor—subject to the following terms. If the customer has an overdraft, then the Basis 2.0 account maintenance shall be free of charge only if the overdraft facility belongs to the Basis 2.0 account package. When checking eligibility for free account maintenance, the Bank shall disregard any credit cards that the Customer may have. The fulfilment of the conditions for free account maintenance shall be checked on the date of debiting of the fee. The actual account maintenance fee is debited on the last banking day of the actual month.

In the case of a Basis 2.0 account package, in the actual and the next month of the account opening or account package changing the account maintenance fee is free of charge. After that period the actual account maintenance fee will be charged each time the required conditions are not fulfilled.

<sup>7</sup> In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.3%, max HUF 6000 part of the fee does not apply. This provision shall apply retroactively as of 1 January 2017.

<sup>8</sup> If ad hoc/standing payment order exceeds the HUF 100,000 limit, fee will be credited on the amount of the order by which the HUF 100,000 limit is exceeded.

<sup>9</sup> The following payment orders are currently not available via myRaiffeisen:

- In-Bank transfer between the customer's own accounts (standing payment orders)
- Payment of utility bills with limit monitoring
- Standing payment orders
- Cancellation of ad hoc or standing payment orders and direct debit payments
- Recalling ad hoc or standing order payments
- SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts – *urgent, extra urgent*
- Ad hoc payment orders from HUF account in FCY in Bank
- SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank – *urgent, extra urgent*
- Ad hoc payment orders from HUF account in FCY interbank
- SEPA Credit Transfer – EUR payment – *urgent, extra urgent*
- Ad hoc payment orders from HUF account in HUF to another country
- SEPA DD Core Direct Debit
- SEPA DD Core direct debit limiting statement set/modification/cancellation
- Forbidding the execution of a direct debit
- Refund of paid direct debit
- With Special FCY exchange conversion
- Ad hoc payment order in FCY or in HUF in Bank
- Ad hoc payment order in FCY or in HUF interbank

<sup>10</sup> Payment of standing orders and utility bills moved from other banks through simplified bank account switching is considered as given via Raiffeisen DirektNet.

<sup>11</sup> According to the channel of the order.

<sup>12</sup> In case of **Fee Waiver and Fee Waiver 2.0 Packages** we require a **regular monthly incoming fund of minimum HUF 120,000** to the current account held with Raiffeisen Bank in at the most two amounts.

Raiffeisen Bank grants a onetime grace period of a further one months following the month of the opening of the account or the changing of the account package, for the credit of the first minimum monthly net incoming fund of HUF 120,000 on the account holder's account. If the above determined incoming fund is not arriving to the account in the 2nd month after the month of account opening or package changing in at the most two amounts, the Bank is charging the monthly account maintenance fee specified in this List of Interest Rates and Charges. This rule is valid in the later months as well: the Bank is charging the account maintenance fee on the first banking day of the month followed by the monitored month, when the incoming fund of HUF 120,000 has not arrived in at the most two amounts. The monitored period for the fee charge of the month concerned: from the 21st day of the month prior to the month concerned to the 24th day of the month concerned. The required credit defined in the conditions cannot be fulfilled through cash deposit in branches.

<sup>13</sup> In case of **Fee Waiver Plus Package** we require a **regular monthly incoming fund of minimum HUF 150,000** to the current account held with Raiffeisen Bank in at the most two amounts. Raiffeisen Bank grants a onetime grace period of a further one months following the month of the opening of the account or the changing of the account package, for the credit of the first minimum monthly net incoming fund of HUF 150,000 on the account holder's account. If the above determined incoming fund is not arriving to the account in the 2nd month after the month of account opening or package changing in at the most two amounts, the Bank is charging the monthly account maintenance fee specified in this List of Interest Rates and Charges. This rule is valid in the later months as well: the Bank is charging the account maintenance fee on the first banking day of the month followed by the monitored month, when the incoming fund of HUF 150,000 has not arrived in at the most two amounts. The monitored period for the fee charge of the month concerned: from the 21st day of the month prior to the month concerned to the 24th day of the month concerned. The required credit defined in the conditions cannot be fulfilled through cash deposit in branches.

<sup>14</sup> In case of orders for changing fee package given and accepted by the Bank until 16:00, the starting date of the new account package is the first banking day after the day when the order was given. If the order was given after 16:00, the new account package will be set on the second working day after the acceptance. In case of different instruction of the account holder, the Bank fulfills the order for changing fee package later, at the individually indicated time.

<sup>15</sup> For the purposes of the charging of the account closing fee, a change in account packages shall not be regarded as an account opening. It shall not qualify as an account closing initiated by the Customer if in a personal loan request the Customer provides that in case the personal loan agreement fails to enter in force, then the Bank should take steps to terminate the bank account connected to the personal loan agreement.

<sup>16</sup> The cancellation of a payment order is available only, if the Bank did not start the execution of the payment order until the reception of the cancellation order. The cancellation of payment orders executed according to the intraday settlement rules is not available.

<sup>17</sup> The rules of the execution deadlines are regulated by the 35/2009 (VIII.6.) MNB decree in accordance with the Directive 2007/64/EC of the European Parliament and of the Council on payment services in the internal market (Payment Services Directive - PSD). According to the regulations the Bank crediting on T day beside payment operations within EEA if the bank of the payer provides its services in EUR or FCY of country outside euro area but within EEA country.

<sup>18</sup> Charged in case of HUF transfers from FCY accounts and interbank HUF transfer orders given and processed as foreign currency transfers from HUF accounts.

<sup>19</sup> The 'Special FCY exchange conversion' option is available via DirektNet, for amounts of at least HUF 100,000 and at most HUF 30 million, between the Customer's accounts, at the buy and sell rates quoted and offered by the bank for each transaction individually, and provided that the funds are fully available on the account.

<sup>20</sup> In case of other packages, if the package does not contain the fee of „paper based statement mailed to the customer's notification address”, than it is free of charge in the certain package.

<sup>21</sup> Bank declaration in accordance with the notice of abuse of electronic payment means (lost & stolen report) is free of charge.

<sup>22</sup> Issuing the form of "Certificate of mortgage backed house loan installment " for an application for "Crisis Found" is free of charge.

<sup>23</sup> In certain cases the transaction can be processed after 5:00 p.m., before the evening batch is being started. The DirektNet always confirms the execution date while processing the transaction.

<sup>24</sup> Day of T+1 or T+2 is the beginning of the effectiveness of the authorization. The beneficiary of the authorization (service provider) is eligible to debit the bank account from this day.

<sup>25</sup> EEA member states: European Union member states, and Norway, Iceland and Liechtenstein.

<sup>26</sup> In accordance with the 35/2009 MNB decree cut-off time connected to incoming FX payments is 15:30.

<sup>27</sup> The payment order will be fulfilled in the day of receipt when the currency of incoming and the receiving account is in EEA currency.

<sup>28</sup> To use the service Customer must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface to approve the order. Customer may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under the DirektNet agreement. The limits mentioned above don't include Transfers between own accounts, except Transfers to own security accounts. *Signing transaction with a single-use password sent via SMS is not possible in Raiffeisen Mobile Application(s)*