

# I. Raiffeisen Bank Account, electronic services

## List of Conditions

### Effective: As from 15<sup>th</sup> February 2017 until withdrawal

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#### 1. Bank accounts and account package

##### 1.1. Available account packages

**Raiffeisen Fee Waiver Plus Account Package:** HUF account without maintenance fee in case of fulfilled condition, and with free of charge debit card purchases, direct debit orders, ad hoc funds transfers via internet and Raiffeisen ATM cash withdrawal.

**Raiffeisen Activity 2.0 Account Package:** HUF account without maintenance fee in case of fulfilled conditions, with free of charge debit card purchases, direct debit orders, and with discounts for funds transfers via internet and ATM cash withdrawals.

**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 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 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.

## 2. Interest rates HUF bank accounts

In the case of Yield Increaser service, the interest rates featuring in the table only and exclusively concern the amount that is temporarily not invested in any investment fund.

### **Interest rates of HUF bank accounts**

| <b><i>currency</i></b> | <b><i>annual rate/EBKM</i></b> | <b><i>penalty rate</i></b> |
|------------------------|--------------------------------|----------------------------|
| HUF                    | 0,01%                          | 24,50%                     |

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

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

| <b><i>currencies</i></b> | <b><i>annual rate/EBKM</i></b> | <b><i>penalty rate</i></b> |
|--------------------------|--------------------------------|----------------------------|
| 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<sub>i</sub>: the number remaining days from the day of the deposit allocation until the i<sup>th</sup> payment

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

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

### 5.1. In case of available Bank Accounts

|  | FeeWaiver Plus Package  | Activity 2.0 Package   | Everyday 2.0 Package  | Base 2.0 Package   | Basic Account <sup>1,2</sup>  |
|--|---|--|---|--|---|
| <b>Account maintenance</b> <sup>3</sup>  | in case of incoming fund of minimum HUF 150,000, in at the most two amounts: <sup>4</sup><br><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> :<br><b>HUF 0/month/account</b> | HUF 598/<br>month/account   | in case Customer has Loan product determined in the detailed conditions <sup>6</sup> :<br><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 2017 means:<br><br><b>HUF 1665/month/account</b>  |
|  | If the condition mentioned above is not fulfilled:<br>HUF 1.984/month/account   | If the conditions mentioned above are not fulfilled:<br>HUF<br>1.286/month/account   |   | If the conditions mentioned above are not fulfilled:<br>HUF 987/month/account  |   |
| <b>Yield Increaser service</b> <sup>3</sup>  | HUF 811/month/account   | HUF 811/month/account  | HUF 484/<br>month/account   | not available  | not available   |
| <b>Crediting HUF items</b>   |   |  |   |  |   |
| 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>In-Bank transfer between the customer's own accounts (Ad hoc and standing payment orders)</b> | free of charge  | free of charge   | free of charge  | free of charge   | free of charge  |
| <b>Ad hoc payment orders</b> <sup>3</sup>  |   |  |   |  | 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>7</sup> ad hoc payment orders: |
| at branch  | in-Bank   | 0.40%, min. HUF 598,<br>max. HUF 10,140 + 0.3%,<br>max. HUF 6,000  | 0.30%, min. HUF 484,<br>max. HUF 14,955 + 0.3%,<br>max. HUF 6,000 | 0.30%, min. HUF 484,<br>max. HUF 14,955 +<br>0.3%, max. HUF<br>6,000   | 0.4%, min. HUF 598,<br>max. HUF 14,955 + 0.3%,<br>max. HUF 6,000  |
|  |   |  |   |  | Promotional fee: HUF 0 <sup>8</sup><br>Standard fee:<br>0,30%, min. HUF 484,<br>max. HUF 14.955 + 0,3%, max. HUF 6.000 Ft   |

|   |                        | FeeWaiver Plus Package  | Activity 2.0 Package  | Everyday 2.0 Package   | Base 2.0 Package   | Basic Account <sup>1,2</sup>  |
|---|------------------------|---|---|--|--|---|
|   | interbank              | 0.70%, min. HUF 700,<br>max. HUF 10,140 + 0.3%,<br>max. HUF 6,000   | 0.35%, min. HUF 583,<br>max. HUF 14,955 + 0.3%,<br>max. HUF 6,000 | 0.35%, min. HUF 583,<br>max. HUF 14,955 +<br>0.3%, max. HUF<br>6,000 | 0.7%, min. HUF 698,<br>max. HUF 14,955 + 0.3%,<br>max. HUF 6,000 | Promotional fee: HUF 0 <sup>8</sup><br>Standard fee:<br>0,35%, min. HUF 583,<br>max. HUF 14.955 + 0,3%, max. HUF 6.000  |
| in<br>Raiffeisen<br>Direkt  | in Bank                | 0.15%, min. HUF 294,<br>max. HUF 5,576 + 0.3%,<br>max. HUF 6,000  | 0.15%, min. HUF 250,<br>max. HUF 9,970 + 0.3%,<br>max. HUF 6,000  | 0.15%, min. HUF 250,<br>max. HUF 9,970 +<br>0.3%, max. HUF<br>6,000  | 0.25%, min HUF 299,<br>max HUF 9,970 + 0.3%,<br>max. HUF 6,000   | Promotional fee: HUF 0 <sup>8</sup><br>Standard fee:<br>0,15%, min. HUF 250,<br>max. HUF 9.970 + 0,3%, max. HUF 6.000   |
|   | interbank              | 0.30%, min. HUF 396,<br>max. HUF 5,577 + 0.3%,<br>max. HUF 6,000  | 0.20%, min. HUF 299,<br>max. HUF 9,970 + 0.3%,<br>max. HUF 6,000  | 0.20%, min. HUF 299,<br>max. HUF 9,970 +<br>0.3%, max. HUF<br>6,000  | 0.3%, min. HUF 399,<br>max. HUF 9,970 + 0.3%,<br>max. HUF 6,000  | Promotional fee: HUF 0 <sup>8</sup><br>Standard fee:<br>0,20%, min. HUF 299,<br>max. HUF 9.970 + 0,3%, max. HUF 6.000   |
| via<br>Raiffeisen<br>DirektNet  | in-Bank                | Free of charge up to HUF<br>100,000 in total, above HUF<br>100,000<br>in-Bank: 0.05%, min. HUF<br>153, max. HUF 5,577 +<br>0.3%, max. HUF 6,000 | 0.3%, max. HUF 6,000  | 0.3%, max. HUF<br>6,000  | 0.2%, min HUF 200,<br>max HUF 9,970 + 0.3%,<br>max. HUF 6,000    | Promotional fee: HUF 0 <sup>8</sup><br>Standard fee:<br>0,3%, max. 6.000 Ft   |
|   | interbank              | interbank: 0.15%, min. HUF<br>294, max. HUF 5,577 +<br>0.3%, max. HUF 6,000   | 0.3%, max. HUF 6,000  | 0.15%, min. HUF 250,<br>max. HUF 5,982 +<br>0.3%, max. HUF<br>6,000  | 0.25%, min HUF 299,<br>max HUF 9,970 + 0.3%,<br>max. HUF 6,000   | Promotional fee: HUF 0 <sup>8</sup><br>Standard fee:<br>0,15%, min. HUF 250,<br>max. HUF 5.982 + 0,3%, max. HUF 6.000   |
| Transfer of<br>positive<br>account<br>balance in<br>bank<br>account<br>switching<br>process | interbank              | 0.70%, min. HUF 700,<br>max. HUF 10,140 + 0.3%,<br>max. HUF 6,000   | 0.35%, min. HUF 583,<br>max. HUF 14,955 + 0.3%,<br>max. HUF 6,000 | 0.35%, min. HUF 583,<br>max. HUF 14,955 +<br>0.3%, max. HUF<br>6,000 | 0.7%, min. HUF 698,<br>max. HUF 14,955 + 0.3%,<br>max. HUF 6,000 | Promotional fee: HUF 0 <sup>8</sup><br>Standard fee:<br>0,35%, min. HUF 583,<br>max. HUF 14.955 + 0,3%, max. HUF 6.000  |
| <b>Standing payment orders<sup>3,10</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>7</sup> standing payment orders: |
|   | at branch <sup>9</sup> | 0.40%, min. HUF 598,<br>max. HUF 10,140 + 0.3%,<br>max. HUF 6,000   | 0.15%, min. HUF 200,<br>max. HUF 11,964 + 0.3%,<br>max. HUF 6,000 | 0.15%, min. HUF 200,<br>max. HUF 11,964 +<br>0.3%, max. HUF<br>6,000 | 0.4%, min. HUF 598, max.<br>HUF 11,964 + 0.3%, max.<br>HUF 6,000 | Promotional fee: HUF 0 <sup>8</sup><br>Standard fee:<br>0,15%, min. HUF 200, max. HUF 11.964 + 0,3%, max. HUF<br>6.000  |

|   | <b>FeeWaiver Plus Package</b>                                    | <b>Activity 2.0 Package</b> | <b>Everyday 2.0 Package</b> | <b>Base 2.0 Package</b>   | <b>Basic Account <sup>1,2</sup></b>  |
|---|--|-----------------------------|-----------------------------|---|--|
| in Raiffeisen Direkt<br>via Raiffeisen DirektNet                                    | 0.15%, min. HUF 294,<br>max. HUF 5,577 + 0.3%,<br>max. HUF 6,000 | 0.3%, max. HUF 6,000        | 0.3%, max. HUF<br>6,000     | 0.15%, min. HUF 299,<br>max. HUF 11,964 + 0.3%,<br>max. HUF 6,000 | Promotional fee: HUF 0 <sup>8</sup><br>Standard fee:<br>0.3%, max. HUF 6,000 |
| <b>Payment of utility bills with limit monitoring<sup>3,10</sup> (direct debit)</b> |  |                             |                             |   |  |
| at branch <sup>9</sup>  | free of charge   | free of charge              | 0.3%, max. HUF<br>6,000     | 0.3%, min. HUF 100, max.<br>HUF 5,982                             | free of charge   |
| in Raiffeisen Direkt<br>via Raiffeisen DirektNet                                    | free of charge   | free of charge              | 0.3%, max. HUF<br>6,000     | 0.3%, min. HUF 100, max.<br>HUF 5,982                             | free of charge   |

5.2. In case of not available Bank Accounts

|  | <b>FeeWaiver Package</b><br>(not available after 13 <sup>rd</sup> April 2014)  | <b>Activity Package</b><br>(not available after 13 <sup>rd</sup> April 2014)   | <b>Everyday Package</b><br>(not available after 13 <sup>rd</sup> April 2014) | <b>Dynamic Package</b><br>(not available after 7 <sup>th</sup> May 2012) | <b>Menza Student Account</b><br>(not available after 7 <sup>th</sup> May 2012) | <b>Base Package</b><br>(not available after 26 <sup>th</sup> October 2014) | <b>FeeWaiver 2.0 Package</b><br>(not available after 9 <sup>th</sup> August 2016)  |   |
|--|--|--|--|--|--|--|--|---|
| <b>Account maintenance</b> <sup>3</sup>  | in case of incoming fund of minimum HUF 120,000, in at the most two amounts: <sup>11</sup><br><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> :<br><b>HUF 0/month/account</b> | HUF 381/<br>month/account  | HUF 811 /<br>month/account   | HUF 54/<br>month/<br>account   | free of charge   | in case of incoming fund of minimum HUF 120,000, in at the most two amounts: <sup>11</sup><br><b>HUF 0/month/account</b> |   |
|  | If the condition mentioned above is not fulfilled:<br>HUF 1.121/month/account  | If the conditions mentioned above are not fulfilled:<br>HUF 1.050/month/account  |  |  |  |  | If the condition mentioned above is not fulfilled:<br>HUF 1.386/month/account  |   |
| <b>Yield Increaser service</b> <sup>3</sup>  | HUF 811/month/account  | HUF 811/month/account  | HUF 484/<br>month/account  | HUF 484/<br>month/account  | HUF 484/<br>month/account  | not available  | HUF 811/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   | 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  | Fee charged by the Hungarian Post  |   |
| <b>In-Bank transfer between the customer's own accounts (Ad hoc and standing payment orders)</b> | free of charge   | free of charge   | free of charge   | free of charge   | free of charge   | free of charge   | free of charge   |   |
| <b>Ad hoc payment orders</b> <sup>3</sup>  |  |  |  |  |  |  |  |   |
| at branch  | in-Bank  | 0.25%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000   | 0.3%, min. HUF 484, max. HUF 12,195 + 0.3%, max. HUF 6,000                   | 0.25%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000               | 0.25%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000                     | 0.25%, min. HUF 360, max. HUF 7,337 + 0.3%, max. HUF 6,000                 | 0.3%, min. HUF 484, max. HUF 12,195 + 0.3%, max. HUF 6,000   | 0.30%, min. HUF 484, max. HUF 14,955 + 0.3%, max. HUF 6,000 |

|  |           | <b>FeeWaiver Package</b><br>(not available after 13 <sup>rd</sup> April 2014) | <b>Activity Package</b><br>(not available after 13 <sup>rd</sup> April 2014) | <b>Everyday Package</b><br>(not available after 13 <sup>rd</sup> April 2014) | <b>Dynamic Package</b><br>(not available after 7 <sup>th</sup> May 2012) | <b>Menza Student Account</b><br>(not available after 7 <sup>th</sup> May 2012) | <b>Base Package</b><br>(not available after 26 <sup>th</sup> October 2014) | <b>FeeWaiver 2.0 Package</b><br>(not available after 9 <sup>th</sup> August 2016) |
|--|-----------|---|--|--|--|--|--|---|
|  | interbank | 0.3%, min. HUF 360,<br>max. HUF 7,337 + 0.3%,<br>max. HUF 6,000               | 0.35%, min. HUF 484,<br>max. HUF 12,195 +<br>0.3%, max. HUF 6,000            | 0.3%, min. HUF 360,<br>max. HUF 7,337 +<br>0.3%, max. HUF 6,000              | 0.3%, min. HUF 360,<br>max. HUF 7,337 +<br>0.3%, max. HUF 6,000          | 0.3%, min. HUF 360,<br>max. HUF 7,337 +<br>0.3%, max. HUF 6,000                | 0.35%, min. HUF 484,<br>max. HUF 12,195 +<br>0.3%, max. HUF 6,000          | 0.35%, min. HUF 583,<br>max. HUF 14,955 +<br>0.3%, max. HUF 6,000                 |
| in Raiffeisen Direkt   | in Bank   | 0.15%, min. HUF 177,<br>max. HUF 4,870 + 0.3%,<br>max. HUF 6,000              | 0.15%, min. HUF 177,<br>max. HUF 4,870 +<br>0.3%, max. HUF 6,000             | 0.15%, min. HUF 177,<br>max. HUF 4,870 +<br>0.3%, max. HUF 6,000             | free of charge   | free of charge   | 0.25%, min HUF 237,<br>max HUF 5,463 + 0.3%,<br>max. HUF 6,000             | 0.15%, min. HUF 250,<br>max. HUF 9,970 +<br>0.3%, max. HUF 6,000                  |
|  | interbank | 0.2%, min. HUF 237,<br>max. HUF 4,870 + 0.3%,<br>max. HUF 6,000               | 0.2%, min. HUF 237,<br>max. HUF 4,870 +<br>0.3%, max. HUF 6,000              | 0.2%, min. HUF 237,<br>max. HUF 4,870 +<br>0.3%, max. HUF 6,000              | free of charge   | free of charge   | 0.3%, min. HUF 237,<br>max. HUF 5,463 +<br>0.3%, max. HUF 6,000            | 0.20%, min. HUF 299,<br>max. HUF 9,970 +<br>0.3%, max. HUF 6,000                  |
| via Raiffeisen DirektNet   | in-Bank   | free of charge  | free of charge   | free of charge   | free of charge   | free of charge   | 0.2%, min HUF 177,<br>max HUF 5,463 + 0.3%,<br>max. HUF 6,000              | 0.3%, max. HUF 6,000  |
|  | interbank | free of charge  | free of charge   | 0.15%, min. HUF 177,<br>max. HUF 4,870 +<br>0.3%, max. HUF 6,000             | free of charge   | free of charge   | 0.25%, min HUF 237,<br>max HUF 5,463 + 0.3%,<br>max. HUF 6,000             | 0.3%, max. HUF 6,000  |
| Transfer of positive account balance in bank account switching process | interbank | 0.3%, min. HUF 360,<br>max. HUF 7,337 + 0.3%,<br>max. HUF 6,000               | 0.35%, min. HUF 484,<br>max. HUF 12,195 +<br>0.3%, max. HUF 6,000            | 0.3%, min. HUF 360,<br>max. HUF 7,337 +<br>0.3%, max. HUF 6,000              | 0.3%, min. HUF 360,<br>max. HUF 7,337 +<br>0.3%, max. HUF 6,000          | 0.3%, min. HUF 360,<br>max. HUF 7,337 +<br>0.3%, max. HUF 6,000                | 0.35%, min. HUF 484,<br>max. HUF 12,195 +<br>0.3%, max. HUF 6,000          | 0.35%, min. HUF 583,<br>max. HUF 14,955 +<br>0.3%, max. HUF 6,000                 |

**Standing payment orders<sup>3,10</sup>**

|                        |  |  |  |  |  |  |  |   |
|------------------------|--|--|--|--|--|--|--|---|
| at branch <sup>9</sup> | 0.075%, min. HUF 80,<br>max. HUF 7,041 + 0.3%,<br>max. HUF 6,000 | 0.1%, min. HUF 108,<br>max. HUF 11,727 +<br>0.3%, max. HUF 6,000 | 0.075%, min. HUF 80,<br>max. HUF 7,041 + 0.3%,<br>max. HUF 6,000 | 0.075%, min. HUF 80,<br>max. HUF 7,041 + 0.3%,<br>max. HUF 6,000 | 0.075%, min. HUF 80,<br>max. HUF 7,041 + 0.3%,<br>max. HUF 6,000 | 0.075%, min. HUF 80,<br>max. HUF 7,041 + 0.3%,<br>max. HUF 6,000 | 0.1%, min. HUF 108,<br>max. HUF 11,727 +<br>0.3%, max. HUF 6,000 | 0.15%, min. HUF 200,<br>max. HUF 11,964 +<br>0.3%, max. HUF 6,000 |
|------------------------|--|--|--|--|--|--|--|---|

## Retail List of Conditions



|  |   |                |                |                |                |                |  |                      |
|--|---|----------------|----------------|----------------|----------------|----------------|--|----------------------|
|  | in Raiffeisen Direkt<br>via Raiffeisen<br>DirektNet | free of charge | free of charge | free of charge | free of charge | free of charge | 0.1%, min. HUF 108,<br>max. HUF 11,727 +<br>0.3%, max. HUF 6,000 | 0.3%, max. HUF 6,000 |
| <b>Payment of utility bills with limit monitoring</b> (direct debit) <sup>3,10</sup> |   |                |                |                |                |                |  |                      |
|  | at branch <sup>9</sup>                              | free of charge | free of charge | free of charge | free of charge | free of charge | HUF 145/item   | free of charge       |
|  | in Raiffeisen Direkt<br>via Raiffeisen<br>DirektNet | free of charge | free of charge | free of charge | 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*<br>Standard fee: HUF 598 |
| <b>Account closing fee</b>  | free of charge  |
| <b>In-Bank transfer between the customer's own accounts (Ad hoc payment orders)</b> | free of charge  |

\* The promotion is valid until 30<sup>th</sup> June 2017. The promotional fee is valid for accounts which will be opened during the promotional period.

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

|   |   |
|---|---|
| <b>Changing fee package<sup>3,12</sup></b>  | HUF 2,337   |
| <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<br>Standard fee: 2.337 Ft*                |
| <b>Account closing fee</b><br>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 12 months have passed between the opening of the account and the submission of the bank account termination request. <sup>13</sup><br>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>14</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 1,612/item  |
| <b>Crediting FCY items<sup>3</sup></b>  |   |
| Normal (T+2, in case of transactions in accordance with PSD rules <sup>15</sup> T)  | 0.2%, min. EUR 5,58, max. EUR 580,39                            |
| Urgent (T+1, in case of transactions in accordance with PSD rules <sup>15</sup> T)  | 0.45%, min. EUR 11,08, max. EUR 580,39                          |
| Extra urgent (T)  | 0.6%, min. EUR 11,08, max. EUR 580,39                           |
| SEPA Credit Transfer – in case of EUR transfers in the single euro zone (T) <sup>15</sup>   | 0.2%, min. EUR 5,58, max. EUR 580,39                            |
| <b>Ad hoc payment orders from HUF account in FCY between own accounts<sup>3</sup></b>   |   |
| Normal (T+2) in case of conversion to non-EUR account   | 0.2%, min. EUR 5,58, max. EUR 580,39                            |
| Urgent (T+1) in case of conversion to non-EUR account   | 0.45%, min. EUR 11,08, max. EUR 580,39                          |
| Extra urgent (T) in case of conversion to any FCY account   | 0.6%, min. EUR 11,08, max. EUR 580,39                           |
| <b>SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts</b>  |   |
| In case of HUF/EUR conversion: Normal/Urgent (T+1)  | 0.2%, min. EUR 5,58, max. EUR 580,39                            |
| Normal (T+2) in case of conversion to non-EUR account   | 0.2%, min. EUR 5,58, max. EUR 580,39                            |
| Urgent (T+1) in case of conversion to non-EUR account   | 0.45%, min. EUR 11,08, max. EUR 580,39                          |
| Extra urgent (T) in case of conversion to any FCY account   | 0.6%, min. EUR 11,08, max. EUR 580,39                           |
| <b>Ad hoc payment orders from HUF account in FCY in Bank<sup>3</sup></b>  |   |
| Normal (T+2) in case of conversion to non-EUR account   | 0.2%, min. EUR 5,58, max. EUR 580,45<br>+ 0.3%, max. HUF 6,000  |
| Urgent (T+1) in case of conversion to non-EUR account   | 0.45%, min. EUR 11,08, max. EUR 580,45 + 0.3%, max. HUF 6,000   |
| Extra urgent (T) in case of conversion to any FCY account   | 0.6%, min. EUR 11,08, max. EUR 580,45<br>+ 0.3%, max. HUF 6,000 |
| <b>SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank</b>   |   |
| In case of HUF/EUR conversion: Normal/Urgent (T+1)  | 0.2%, min. EUR 5,58, max. EUR 580,45<br>+ 0.3%, max. HUF 6,000  |
| Normal (T+2) in case of conversion to non-EUR account   | 0.2%, min. EUR 5,58, max. EUR 580,45                            |

|  |   |
|--|---|
|  | + 0.3%, max. HUF 6,000  |
| Urgent (T+1) in case of conversion to non-EUR account                      | 0.45%, min. EUR 11,08, max. EUR 580,45 + 0.3%, max. HUF 6,000 |
| Extra urgent (T) in case of conversion to any FCY account                  | 0.6%, min. EUR 11,08, max. EUR 580,45 + 0.3%, max. HUF 6,000  |
| <b>Ad hoc payment orders from HUF account in FCY interbank<sup>3</sup></b> |   |
| In case of transfer in EUR: Normal/Urgent (T+1)                            | 0.4%, min. EUR 5,58, max. EUR 580,45 + 0.3%, max. HUF 6,000   |
| Normal (T+2) in case of non-EUR transfer                                   | 0.4%, min. EUR 5,58, max. EUR 580,45 + 0.3%, max. HUF 6,000   |

|  |  |
|--|--|
| Urgent (T+1) in case of non-EUR transfer   | 0.7%, min. EUR 11,08, max EUR 580,45+ 0.3%, max. HUF 6,000   |
| Extra urgent (T) in case of transfer in any FCY  | 0.9% min. EUR 11,08, max. EUR 580,45+ 0.3%, max. HUF 6,000   |
| <b>SEPA Credit Transfer – EUR payment</b>  |  |
| Normal/Urgent (T+1)  | 0.4%, min. EUR 5,58, max. EUR 580,45 + 0.3%, max. HUF 6,000  |
| Extra urgent (T)**   | 0.9% min. EUR 11,08, max. EUR 580,45 + 0.3%, max. HUF 6,000  |
| <b>Ad hoc payment orders from HUF account in HUF to another country<sup>3</sup></b>  |  |
| Normal (T+1)   | 0,2%, min. EUR 5,58, max. EUR 580,45 + 0,3%, max. HUF 6000   |
| Extra urgent (T)   | 0,3%, min. EUR 11,08, max. EUR 580,45 + 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>16</sup></b> |  |
| EUR 5,01   |  |
| <b>SEPA DD Core Direct Debit<sup>3</sup></b>   |  |
| Direct debit – with conversion <sup>3</sup>  | 0.9%, min. EUR 11,08, max. EUR 580,45 + 0,3%, max. HUF 6,000 |
| <b>SEPA DD Core direct debit limiting statement set/modification/cancellation<sup>3</sup></b>  |  |
| HUF 2,000  |  |
| <b>Forbiding the execution of a direct debit<sup>3</sup></b>   |  |
| Free of charge   |  |
| <b>Refund of paid direct debit<sup>3</sup></b>   |  |
| HUF 1,612  |  |

\* This promotion is valid till 30<sup>th</sup> June 2017. 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.

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><br>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 12 months have passed between the opening of the account and the submission of the bank account termination request. <sup>13</sup><br>The Bank charges the account closing fee as well if the account is closed during bank account switching process. | HUF 5,000                             |
| <b>Credit in Bank Account kept in FCY</b><br>(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>Credit in Bank Account kept in FCY<sup>3</sup></b><br>(currency of the account and of the credit are different)   |                                       |
| Normal (including SEPA Credit Transfer)  | 0.2%, min. EUR 5,58, max EUR 580,39   |
| Urgent (including SEPA Credit Transfer)  | 0.45%, min. EUR 11,08, max EUR 580,39 |
| Extra urgent (including SEPA Credit Transfer)  | 0.6%, min. EUR 11,08, max EUR 580,39  |

| <b>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 HUF/EUR conversion: Normal/Urgent (T+1)                             | 0.2%, min. EUR 5,58, max EUR 580,39                          |
| Normal (T+2) in case of conversion between other (non HUF, EUR) currencies     | 0.2%, min. EUR 5,58, max EUR 580,39                          |
| Urgent (T+1) in case of conversion between other (non HUF, EUR) currencies     | 0.45%, min. EUR 11,08, max EUR 580,39                        |
| Extra urgent (T) in all cases  | 0.6%, min. EUR 11,08, max EUR 580,39                         |
| <b>SEPA Credit Transfer - Ad hoc payment order in EUR between own accounts</b> |  |
| <b>Without conversion</b>  |  |
| Between own accounts   | free of charge   |
| <b>With conversion</b>   |  |
| In case of HUF/EUR conversion: Normal/Urgent (T+1)                             | 0.2%, min. EUR 5,58, max EUR 580,39                          |
| Normal (T+2) SEPA Credit Transfer from non-EUR account                         | 0.2%, min. EUR 5,58, max EUR 580,39                          |
| Urgent (T+1) SEPA Credit Transfer from non-EUR account                         | 0.45%, min. EUR 11,08, max EUR 580,39                        |
| Extra urgent (T) SEPA Credit Transfer from non-EUR account                     | 0.6%, min. EUR 11,08, max EUR 580,39                         |
| <b>Ad hoc payment order in FCY or in HUF in Bank<sup>3</sup></b>               |  |
| <b>Without conversion</b>  |  |
| Normal   | 0.15%, min. EUR 5,58 + 0.3%, max. HUF 6,000                  |
| <b>With conversion</b>   |  |
| In case of HUF/EUR conversion: Normal/Urgent (T+1)                             | 0.2%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000   |
| Normal (T+2) in case of conversion between other (non HUF, EUR) currencies     | 0.2%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000   |
| Urgent (T+1) in case of conversion between other (non HUF, EUR) currencies     | 0.45%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000 |
| Extra urgent (T) in all cases  | 0.6%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000  |
| <b>SEPA Credit Transfer - Ad hoc payment order in EUR in Bank</b>              |  |
| <b>Without conversion</b>  |  |
| Normal   | 0.15%, min. EUR 5,58 + 0.3%, max. HUF 6,000                  |
| <b>With conversion</b>   |  |
| In case of HUF/EUR conversion: Normal/Urgent (T+1)                             | 0.2%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000   |
| Normal (T+2) in case of SEPA Credit Transfer from non-EUR account              | 0.2%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000   |
| Urgent (T+1) in case of SEPA Credit Transfer from non-EUR account              | 0.45%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000 |
| Extra urgent (T) in case of SEPA Credit Transfer from non-EUR account          | 0.6%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000  |
| <b>With Special FCY exchange conversion<sup>17</sup></b>                       |  |
| Free of charge   |  |
| <b>Ad hoc payment order in FCY or in HUF interbank<sup>3</sup></b>             |  |
| <b>Without conversion</b>  |  |
| Normal (T+2) (in USD, GBP, EUR, HUF currencies with T+1 fulfilment)            | 0.2%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000   |
| Extra urgent (T, only in USD, GBP, EUR, HUF)                                   | 0.3%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000  |
| <b>With conversion</b>   |  |
| In case of HUF/EUR conversion: Normal/Urgent (T+1)                             | 0.4%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000   |
| Normal (T+2) in case of conversion between other (non HUF, EUR) currencies     | 0.4%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000   |
| Urgent (T+1, only in USD, GBP, EUR, HUF) except HUF/EUR conversion             | 0.7%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000  |
| Extra urgent (T, only in USD, GBP, EUR, HUF)                                   | 0.9%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000  |
| <b>SEPA Credit Transfer - EUR payment</b>                                      |  |
| <b>Without conversion</b>  |  |
| Normal SEPA Credit Transfer (T+1)  | 0.2%, min. EUR 5,58, max EUR 580,45 + 0.3%, max. HUF 6,000   |
| Extra urgent SEPA Credit Transfer (T)  | 0.3%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000  |
| <b>With conversion</b>   |  |
| Normal (T+2) SEPA Credit Transfer from non-EUR account                         | 0.4%, min. EUR 5,58, max. EUR 580,45 + 0.3%, max. HUF 6,000  |
| Urgent (T+1) SEPA Credit Transfer from non-EUR account                         | 0.7%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000  |

|  |  |
|--|--|
| Extra urgent (T) SEPA Credit Transfer from non-EUR account**   | 0.9%, min. EUR 11,08, max EUR 580,45 + 0.3%, max. HUF 6,000  |
| <b>Transfer of positive account balance in bank account switching process</b> (Normál) <sup>3</sup>  | 0.2%, min. EUR 5,58, max EUR 580,45 + 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>16</sup></b> | EUR 5,01   |
| <b>SEPA DD Core Direct Debit<sup>3</sup></b>   |  |
| Direct debit – without conversion <sup>3</sup>   | 0.3%, min. EUR 11,08, max. EUR 580,45 + 0.3%, max. HUF 6,000 |
| Direct debit – with conversion <sup>3</sup>  | 0.9%, min. EUR 11,08, max. EUR 580,45 + 0.3%, max. HUF 6,000 |
| <b>SEPA DD Core direct debit limiting statement set/modification/cancellation<sup>3</sup></b>  | HUF 2,000  |
| <b>Forbidding the execution of a direct debit<sup>3</sup></b>  | Free of charge   |
| <b>Refund of paid direct debit<sup>3</sup></b>   | HUF 1,612  |
| <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*<br>Standard fee: HUF 598 |
| <b>Account closing fee</b>  | free of charge  |
| <b>In-Bank transfer between the customer's own accounts (Ad hoc payment orders)</b> | free of charge  |

\* The promotion is valid until 30<sup>th</sup> June 2017. The promotional fee is valid for accounts which will be opened during the promotional period.

## 7. Informations about payment orders

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.

In accordance with the 18/2009 MNB decree, 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 and their payment services are provided in EUR or FCY outside EUR area but in EEA country.

### 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      |               |               |                  |                |
|   |                         | <i>Forint</i> | <i>Euro</i>   | <i>Other EEA</i> | <i>Non-EEA</i> |
| Location of addressee                         | <i>Domestic</i>         | SHA           | SHA           | SHA              | SHA, OUR, BEN  |
|   | <i>Non-domestic EEA</i> | SHA           | SHA           | SHA              | SHA, OUR, BEN  |
|   | <i>non-EEA</i>          | SHA, OUR, BEN | SHA, OUR, BEN | SHA, OUR, BEN    | SHA, OUR, BEN  |

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

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

|   | fee/commission                                     | debit |
|---|--|-------|
| <b>Fee of bank account switching<sup>3</sup></b><br>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 | Promotional fee: 0 Ft *<br>Standard fee: HUF 1,500 |       |

|  |                               |          |
|--|-------------------------------|----------|
| Conditions, account closing fees are listed in points 5.4 and 6.1 of the present List of Conditions.   |                               |          |
| <b>Distraint</b>   | free of charge                |          |
| <b>Order</b> (modification of order**) <b>concerning event of death</b> <sup>3</sup>   | HUF 1,113                     | promptly |
| <b>Account statements, deposit and credit advices</b> <sup>3</sup>   | 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 FeeWaiver 2.0, Activity 2.0 and Everyday 2.0, Base 2.0 and Basic Account</b> <sup>3,18</sup> | HUF 100/statement             | promptly |
| <b>Paper based statement mailed to the customer's notification address in FeeWaiver Plus, FeeWaiver and Activity packages</b> <sup>18</sup>                            | HUF 100/statement             | promptly |
| <b>Duplicates of statements and advices</b> <sup>3</sup>   |                               |          |
| for the last 12 months (For electronic statement holder customers)   | Free of charge                |          |
| for the last 12 months (For paper based statement holder customers)  | HUF 1,167/statement or advice | promptly |
| for the period before the last 12 months   | HUF 2,337                     | promptly |
| <b>Printout of transaction history</b> <sup>3</sup>  |                               |          |
| at branch – fee of printout of one month's transaction history   | HUF 1,167                     | promptly |
| at branch – fee of printout of transaction history for more than one year period   | HUF 2,337                     | promptly |
| in Raiffeisen Direct   | free of charge                |          |
| <b>Certification of available balance/Other certificates issued by the Bank</b> <sup>19, 20</sup> / <b>Fees of other notifications</b> <sup>3</sup> (phone, letter)    | HUF 1,161                     | promptly |
| <b>Collection fee</b> <sup>3</sup>   | HUF 3,798                     | promptly |
| <b>Dunning letter fee</b> <sup>3</sup>   | HUF 200/letter                | promptly |
| <b>Data supply from Central Credit Bureau</b> <sup>3</sup>   | free of charge                |          |

\* The promotion is valid for bank account switching orders accepted by the Bank until 28<sup>th</sup> February 2017.

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

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

## 9. Available Insurances

### 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 days due to any reason | -             | -               | HUF 50,000    | HUF 50,000    | HUF 50,000     | HUF 50,000     |
| 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

| Raiffeisen Care II.      | Standard        | Standard family | Plus            | Plus family       | Top                  | Top family        |
|--------------------------|-----------------|-----------------|-----------------|-------------------|----------------------|-------------------|
| 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 |

| Risk factor  | Insurance sum |               |               |               |               |               |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| 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

|  | Raiffeisen Care Basic | Raiffeisen Care Plus | Raiffeisen Care Extra |
|--|-----------------------|----------------------|-----------------------|
| Fee of service - monthly                           | HUF 299 /month        | HUF 399 /month       | HUF 599 /month        |
| Risk factor  | Insurance sum         |                      |                       |
| 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

|  | Raiffeisen Care Basic | Raiffeisen Care Plus    | Raiffeisen Care Extra   |
|--|-----------------------|-------------------------|-------------------------|
| 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         |
| Risk factor  | Insurance sum         |                         |                         |
| 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   |
|----------------------------|-------------------|--|
| Beginning of opening hours | 7:00 a.m.         | 7:00 a.m.<br>In case of special FCY exchange conversion:<br>8:00 |

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  |
|--|--|--|---|
| <b>In-Bank transfers</b> (between the customers own accounts)                        | 4:00 p.m.  | 5:00 p.m.  | 5:00 p.m.   |
| <b>Ad hoc payment orders:</b>  |  |  |   |
| in-Bank  | 4:00 p.m.  | 5:00 p.m.  | 5:00 p.m.   |
| interbank  | 4:00 p.m.  | 4:30 p.m.  | 4:30 p.m.   |
| <b>Standing payment orders</b>   | on banking day preceding execution<br>3:30 p.m.    | on banking day preceding execution<br>3:30 p.m.    | on banking day preceding execution<br>3:30 p.m.               |
| <b>Modification and cancellation of standing payment orders</b>                      | on banking day preceding execution<br>3:30 p.m.    | on banking day preceding execution<br>3:30 p.m.    | on banking day preceding execution<br>5:00 p.m. <sup>21</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>21</sup>                                       |
| <b>Early withdrawal of time deposit</b>  | 4:00 p.m.  | 4:00 p.m.  | 5:00 p.m. <sup>21</sup>                                       |
| <b>Authorization for Payment of utility bills T+2 days</b> <sup>22</sup>             | 4:00 p.m.  | 4:00 p.m.  | -   |
| <b>Authorization for Payment of utility bills T+1 days</b> <sup>22</sup>             | -  | -  | 5:00 p.m. <sup>21</sup> .                                     |
| <b>Stop payment of utility bills</b> (stop payment on direct debit)                  | by 4:00 p.m.<br>on banking day preceding execution | by 4:00 p.m.<br>on banking day preceding execution | by 12:00 p.m.<br>on banking day 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.  | 3:00 p.m.  | 3:00 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</b> <sup>17</sup>                                 | -  | -  | 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</b>  | by 3:30 p.m. on banking day preceding execution    | by 3:30 p.m. on banking day preceding execution    | -   |



|   |           |   |   |
|---|-----------|---|---|
| <b>Core direct debit</b>                          |           |   |   |
| <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.

\* 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.

\*\* 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 3rd 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

| <b>Incoming payments (credit)</b>  | <b>Date of credit</b>   |
|--|---|
| Between own accounts   | day of order  |
| In bank transfer   | day of order  |
| 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<br>(file on paper) | Raiffeisen Direkt<br>(via phone) | Raiffeisen DirektNet<br>(via internet) |
|---|---------------------------|----------------------------------|--|
| <b>Ad-hoc and Standing payment orders in-Bank</b> | Day of execution          |                                  |  |
| <b>Ad-hoc payment orders interbank</b>            | Day of execution          |                                  |  |
| <b>Standing payment orders interbank</b>          | 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.

## 12. Execution of FX payments

| <b>In Bank transfer between own account (debit)</b> |   |                        |
|---|---|------------------------|
| <b>Without conversion</b>                           |   |                        |
| Normal  | In key EEA <sup>23</sup> currencies (GBP, EUR, HUF)<br>In key other currencies (USD)  | T day                  |
|   | In standard EEA currencies (e.g. CZK, BGN)<br>In standard other currencies (e.g. CAD) | T day                  |
| <b>With conversion</b>                              |   |                        |
| Normal  | In case of HUF/EUR conversion   | T day + 1 banking day  |
|   | In all other currencies   | T day + 2 banking days |
| Urgent  | In key EEA currencies (GBP, EUR, HUF)<br>In key other currencies (USD)                | T day + 1 banking day  |
|   | In standard EEA currencies (e.g. CZK, BGN)<br>In standard other currencies (e.g. CAD) | T day + 1 banking day  |
| Extra urgent  | In key EEA currencies (GBP, EUR, HUF)<br>In key other currencies (USD)                | T day                  |
|   | In standard EEA currencies (e.g. CZK, BGN)<br>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)<br>In key other currencies (USD)                            | T day + 1 banking days |
|   | In standard EEA currencies (e.g. CZK, BGN)<br>In standard other currencies (e.g. CAD)             | T day + 2 banking days |
| Extra urgent                                      | In key EEA currencies (GBP, EUR, HUF)<br>In key other currencies (USD)                            | T day                  |
| <b>With conversion</b>                            |   |                        |
| Normal  | In case of HUF/EUR conversion   | T day + 1 banking day  |
|   | In all other currencies   | T day + 2 banking days |
| Urgent  | In key EEA currencies (GBP, EUR, HUF)<br>In key other currencies (USD)                            | T day + 1 banking days |
| Extra urgent                                      | In key EEA currencies (GBP, EUR, HUF)<br>In key other currencies (USD)                            | T day                  |
| <b>Incoming FX payments (credit)<sup>24</sup></b> |   |                        |
| <b>Without conversion</b>                         |   |                        |
| Normal  | In all currencies   | T day                  |
| <b>With conversion</b>                            |   |                        |
| Normal  | In key EEA currencies (GBP, EUR, HUF)<br>In standard EEA currencies (e.g. CZK, BGN) <sup>25</sup> | T day                  |
|   | In key other currencies (USD)<br>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) I   | 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)<br>In key other currencies (USD)                            | T day                  |
|   | In standard EEA currencies (e.g. CZK, BGN)<br>In standard other currencies (e.g. CAD)             | T day                  |

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

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:

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 |                        |              | Branch             | Raiffeisen Direkt  | Raiffeisen DirektNet |
| 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     |                      |                      |                      |                        |              |                    |                    |                      |
| <sup>1</sup> AMOUNT CAN BE GIVEN ONLY IN THE CURRENCY OF THE TRANSFER (EUR)<br><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   |
|---|--|--|--|
| <b>Transfer between own accounts</b>                        | available balance                          | available balance                          | available balance  |
| <b>Ad hoc payment orders</b>                                | available balance                          | available balance                          | using a one-time code sent in SMS <sup>26</sup> , HUF 4,000,000/item, HUF 20,000,000/day<br>using a token* code: HUF 25,000,000/item, HUF 25,000,000/day |
| <b>Standing payment orders</b>                              | available balance                          | available balance                          | using a one-time code sent in SMS <sup>26</sup> HUF 4,000,000/item, HUF 20,000,000/day<br>using a token* code: HUF 25,000,000/item, HUF 25,000,000/day   |
| <b>Payment of utilities (authorisation on direct debit)</b> | available balance or limit set by customer | available balance or limit set by customer | available balance or limit set by customer   |

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

## 14. Raiffeisen Direkt and DirektNet 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 |
| DirektNet login notification SMS service <sup>3</sup>   | HUF 108/month  |

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

## 15. Mobil Banking service

| Contents of Mobil Banking packages   |                         |                            |
|--------------------------------------|-------------------------|----------------------------|
|                                      | Mobil Banking CARD INFO | 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                          |
| <b>Balance notification</b>          |                         |                            |
| Occasional query – account balance   | -                       | X                          |
| Occasional query – card limits       | 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  |   |   |
|---|---|---|
|   | Mobil Banking CARD INFO   | Mobil Banking ACCOUNT INFO  |
| monthly fee <sup>3</sup>  | HUF 80/month/phone number<br><br>Free of charge for Menza Student Accounts and Dynamic Account Package. | HUF 80/month/phone number<br><br>Free of charge for Dynamic Account Package |
| Subscription, modification, suspension, activation of suspended service, cancellation | free of charge  | free of charge  |
| Fee of automatically sent SMS <sup>3</sup> (bankcard and bank account transactions)   | HUF 21/message  | HUF 21/message  |
| Fee of occasional query <sup>3</sup> (balance, limits)                                | HUF 21/successful query   | HUF 21/successful query   |

In case of applications from 12th of September 2011:

| Service fees  |                            |                            |
|---|----------------------------|----------------------------|
|   | Mobil Banking CARD INFO    | Mobil Banking ACCOUNT INFO |
| monthly fee <sup>3</sup>  | HUF 108/month/phone number | HUF 108/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 21/message             | HUF 21/message             |
| Fee of occasional query <sup>3</sup> (balance, limits)                              | HUF 21/successful query    | HUF 21/successful query    |

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

### **Raiffeisen Care II Insurance (UNIQA) – winter 2017 promotion**

For the period from 1 January 2017 to 31 March 2017, 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.

### **Raiffeisen Care II Insurance (UNIQA) – autumn 2016 promotion**

For the period from 1 October 2016 to 31 December 2016, 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.

### **Raiffeisen Care II Insurance (UNIQA) – summer 2016 promotion**

For the period from 1 July 2016 to 30 September 2016, 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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### Account-keeping promotion (promotional period: 13 May 2015 to 30 September 2015)

For the period between **13 May 2015 and 30 September 2015** (the "promotional period") the Bank announces an account-keeping promotion for those of its customers who during year 2014 regularly used the Bank's retail bank account related services at a branch closed during the promotional period.

The following customers of the Bank are eligible to the promotion:

- who receive written communication from the Bank in relation with the promotion with an offer to participate in the promotion,
- who are not employees or executive officers of Raiffeisen Bank Zrt. or its subsidiaries following the date of 1 April 2015,
- who on the last day of the sixth month following the closure of the branch providing retail account-keeping related services to them have a retail bank account which is not in the process of being closed, and furthermore who do not have any overdue and payable debts owed to the Bank as of such date,

Apart from the foregoing, when contacting and making an offer to the customer in relation to the promotion, the Bank may prescribe as additional eligibility criteria for participation in the promotion that the customer should have or should apply for a Fee Waiver Plus, Fee Waiver 2.0, Activity 2.0, Key Plus Employee, Premium Gold 2.0 or Premium Select retail account package. The one-off fee payable for any change of account packages in connection with this promotion will be released by the Bank.

In the scope of the promotion, the Bank will credit **HUF 5,000 as fee refund** to its customers fulfilling the above criteria by the 15th day of the month following the lapse of the above deadline. Refund is happened from fees and commissions were debited previously related to account keeping, bankcard and e-services. Each customer is eligible to use the promotional offer only once.

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<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.

<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 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 in case of those months, 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>5</sup> In case of **Activity and Activity 2.0 Packages** the account maintenance fee is free of charge if on the bank account connected to the Activity or Activity 2.0 Package **monthly at least 4 transactions are debited**, and **monthly at least in the SUM amount of HUF 50,000 are debited**, and the Client owns an **activated bankcard, or CLEVERCard**. The following debited transactions are

accepted: a) Ad-hoc and Standing payments, b) Direct debit, c) Cash withdrawal with bankcard/CLEVERCard d) Purchase with bankcard/CLEVERCard. The conditions concerning the transactions can be fulfilled with any type and number of transactions listed earlier. Each month only the irrevocable debited transactions are considered when examining the fulfilment of the conditions. Transactions between the customer's own accounts and purchase by Versatile CleverCard debited on creditcard-account are not considered when examining the fulfilment of the conditions.

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. The monitored period for fee charging is: from the first banking day until the last banking day of the actual month. The actual account maintenance fee is debited on the last banking day of the actual month.

<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> 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>8</sup> The promotion shall apply to the fees of the transactions booked on the date of 28 February 2017 at the latest.

<sup>9</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>10</sup> According to the channel of the order.

<sup>11</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 in case of those months, 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>12</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>13</sup> For the purposes of the charging of the account closing fee, a change in account packages shall not be regarded as an account opening. 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>14</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>15</sup> The rules of the execution deadlines are regulated by the 18/2009 (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>16</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>17</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>18</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>19</sup> Bank declaration in accordance with the notice of abuse of electronic payment means (lost & stolen report) is free of charge.
- <sup>20</sup> Issuing the form of "Certificate of mortgage backed house loan installment " for an application for "Crisis Found" is free of charge.
- <sup>21</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>22</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>23</sup> EEA member states: European Union member states, and Norway, Iceland and Liechtenstein.
- <sup>24</sup> In accordance with the 18/2009 MNB decree cut-off time connected to incoming FX payments is 15:30.
- <sup>25</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>26</sup> To use the service Customer must also have a mobile phone number registered at the Bank for a phone set in a working condition on which the Customer is able to receive the one-time password in an SMS message when using the DirektNet interface. The one-time password sent by the Bank must be entered in the DirektNet interface to approve the order. Customer may use the above service concerning the one-time SMS password free of charge, and it is provided automatically under the DirektNet agreement. Max. 10 transactions/day are allowed via Raiffeisen DirektNet with one-time-password in a text message. The limits mentioned above don't include Transfers between own accounts, except Transfers to own security accounts.