

I. Raiffeisen Bank Account, electronic services

List of Conditions

Effective: As from 26th November 2018 until withdrawal

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

From the 26th of November 2018 the „II. Account opening promotion for customers with Raiffeisen mortgage loans” promotion have become effective.



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 9th August 2016:

Raiffeisen Fee Waiver 2.0 Account Package

Account package cannot be opened after 26th October 2014:

Raiffeisen Base Package¹

Account packages cannot be opened after 13rd April 2014:

Raiffeisen Fee Waiver Account Package

Raiffeisen Activity Account Package

Raiffeisen Everyday Account Package

Account packages cannot be opened after 7th 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 31st 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. Upon receipt of a Client's instruction to close a bank account, the Bank will, for the period up to the account closure date in the month concerned, charge to the Client the pro rata amount of the monthly fee stipulated in the current List of Terms & Conditions for the relevant account package, if the fee is not related to any fee discount condition.

1. Interest rates HUF bank accounts

Interest rates of HUF bank accounts

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

2. Interest rates of bank accounts kept in foreign currency

Interest rates of bank accounts kept in foreign currency

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

3. The EBKM value as assigned in the effective Government decree

The EBKM (Standardised Deposit Interest Ratio) values are - assuming quarterly interest payments - calculated on the basis of the following formula:

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

where

n: number of interest payments

r: the value of EBKM

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

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

4. Fees and commissions of Raiffeisen Bank Account kept in HUF

4.1. In case of available Bank Accounts

As of 01.09.2017 the Bank is withdrawing the promotion, valid until 30.09. 2017 or withdrawal, regarding the ad hoc and standing payment transfer fee or basic accounts.

	FeeWaiver Plus Package	Activity 2.0 Package	Everyday 2.0 Package	Base 2.0 Package	Basic Account ^{1,2}
Account maintenance³	in case of incoming fund of minimum HUF 150,000, in at the most two amounts: ⁴ HUF 0/month/account	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard ⁵ : HUF 0/month/account	HUF 614/ month/account	in case Customer has Loan product determined in the detailed conditions ⁶ : HUF 0/month/account	1.5% of the lowest-amount monthly gross minimum wage valid on the last day of the previous year, which in respect of year 2018 means: HUF 1912/month/account
	If the condition mentioned above is not fulfilled: HUF 2.040/month/account	If the conditions mentioned above are not fulfilled: HUF 1.322/month/account		If the conditions mentioned above are not fulfilled: HUF 1015/month/account	
Crediting HUF items					
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
In-Bank transfer between the customer's own accounts (Ad hoc and standing payment orders)	free of charge	free of charge	free of charge	free of charge	free of charge
Ad hoc payment orders^{3,7}					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 ⁸ ad hoc payment orders:
	at branch	in-Bank	0.41%, min. HUF 614, max. HUF 10,425 + 0.3%, max. HUF 6,000	0.31%, min. HUF 498, max. HUF 15,375 + 0.3%, max. HUF 6,000	0.31%, min. HUF 498, max. HUF 15,375 + 0.3%, max. HUF 6,000
			0.31%, min. HUF 498, max. HUF 15,375 + 0.3%, max. HUF 6,000	0.41%, min. HUF 614, max. HUF 15,375 + 0.3%, max. HUF 6,000	0,31%, min. HUF 498, max. HUF 15,375 + 0,3%, max. HUF 6.000 Ft

		FeeWaiver Plus Package	Activity 2.0 Package	Everyday 2.0 Package	Base 2.0 Package	Basic Account ^{1,2}
	interbank	0.72%, min. HUF 720, max. HUF 10,425 + 0.3%, max. HUF 6,000	0.36%, min. HUF 599, max. HUF 15,375 + 0.3%, max. HUF 6,000	0.36%, min. HUF 599, max. HUF 15,375 + 0.3%, max. HUF 6,000	0.72%, min. HUF 718, max. HUF 15,375 + 0.3%, max. HUF 6,000	0,36%, min. HUF 599, max. HUF 15,375 + 0,3%, max. HUF 6.000
in Raiffeisen Direkt	in Bank	0.15%, min. HUF 302, max. HUF 5,732 + 0.3%, max. HUF 6,000	0.15%, min. HUF 257, max. HUF 10,250 + 0.3%, max. HUF 6,000	0.15%, min. HUF 257, max. HUF 10,250 + 0.3%, max. HUF 6,000	0.26%, min HUF 307, max HUF 10,250 + 0.3%, max. HUF 6,000	0,15%, min. HUF 257, max. HUF 10,250 + 0,3%, max. HUF 6.000
	interbank	0.31%, min. HUF 408, max. HUF 5,733 + 0.3%, max. HUF 6,000	0.20%, min. HUF 307, max. HUF 10,250 + 0.3%, max. HUF 6,000	0.20%, min. HUF 307, max. HUF 10,250 + 0.3%, max. HUF 6,000	0.31%, min. HUF 411, max. HUF 10,250 + 0.3%, max. HUF 6,000	0,20%, min. HUF 307, max. HUF 10,250 + 0,3%, max. HUF 6.000
via Raiffeisen DirektNet	in-Bank	Free of charge up to HUF 100,000 in total, above HUF 100,000 in-Bank: 0.05%, min. HUF 158, max. HUF 5,733 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.20%, min HUF 206, max HUF 10,250+ 0.3%, max. HUF 6,000	0,3%, max. 6.000 Ft
	interbank	interbank: 0.15%, min. HUF 302, max. HUF 5,733 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.15%, min. HUF 257, max. HUF 6150 + 0.3%, max. HUF 6,000	0.26%, min HUF 307, max HUF 10,250 + 0.3%, max. HUF 6,000	0,15%, min. HUF 257, max. HUF 6150 + 0,3%, max. HUF 6.000
Transfer of positive account balance in bank account switching process	interbank	0.72%, min. HUF 720, max. HUF 10,425 + 0.3%, max. HUF 6,000	0.36%, min. HUF 599, max. HUF 15,375 + 0.3%, max. HUF 6,000	0.36%, min. HUF 599, max. HUF 15,375 + 0.3%, max. HUF 6,000	0.72%, min. HUF 718, max. HUF 15,375 + 0.3%, max. HUF 6,000	0,36%, min. HUF 599, max. HUF 15,375 + 0,3%, max. HUF 6.000
Standing payment orders^{3,7,10}						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 ⁸ standing payment orders:
	at branch ⁹	0.41%, min. HUF 614, max. HUF 10,425 + 0.3%, max. HUF 6,000	0.15%, min. HUF 206, max. HUF 12,300 + 0.3%, max. HUF 6,000	0.15%, min. HUF 206, max. HUF 12,300 + 0.3%, max. HUF 6,000	0.41%, min. HUF 614, max. HUF 12,300 + 0.3%, max. HUF 6,000	0,15%, min. HUF 206, max. HUF 12,300 + 0,3%, max. HUF 6.000

	FeeWaiver Plus Package	Activity 2.0 Package	Everyday 2.0 Package	Base 2.0 Package	Basic Account ^{1,2}
in Raiffeisen Direkt via Raiffeisen DirektNet	0.15%, min. HUF 302, max. HUF 5,733 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.15%, min. HUF 307, max. HUF 12,300 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000
Payment of utility bills with limit monitoring^{3,10} (direct debit)					
at branch ⁹	free of charge	free of charge	0.3%, max. HUF 6,000	0.31%, min. HUF 102, max. HUF 6,150	free of charge
in Raiffeisen Direkt via Raiffeisen DirektNet	free of charge	free of charge	0.3%, max. HUF 6,000	0.31%, min. HUF 102, max. HUF 6,150	free of charge

4.2. In case of not available Bank Accounts

	FeeWaiver Package (not available after 13 rd April 2014)	Activity Package (not available after 13 rd April 2014)	Everyday Package (not available after 13 rd April 2014)	Dynamic Package (not available after 7 th May 2012)	Menza Student Account (not available after 7 th May 2012)	Base Package (not available after 26 th October 2014)	FeeWaiver 2.0 Package (not available after 9 th August 2016)
Account maintenance³	in case of incoming fund of minimum HUF 120,000, in at the most two amounts: ¹¹ HUF 0/month/account	in case of at least 4 transactions in the SUM amount of HUF 50,000 and activated bankcard or CLEVERCard ⁵ : HUF 0/month/account	HUF 392/ month/account	HUF 834 / month/account	HUF 55/ month/ account	free of charge	in case of incoming fund of minimum HUF 120,000, in at the most two amounts: ¹¹ HUF 0/month/account
	If the condition mentioned above is not fulfilled: HUF 1.152/month/account	If the conditions mentioned above are not fulfilled: HUF 1.079/month/account					If the condition mentioned above is not fulfilled: HUF 1.425/month/account
Crediting HUF items							
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

		FeeWaiver Package (not available after 13 rd April 2014)	Activity Package (not available after 13 rd April 2014)	Everyday Package (not available after 13 rd April 2014)	Dynamic Package (not available after 7 th May 2012)	Menza Student Account (not available after 7 th May 2012)	Base Package (not available after 26 th October 2014)	FeeWaiver 2.0 Package (not available after 9 th August 2016)
In-Bank transfer between the customer's own accounts (Ad hoc and standing payment orders)		free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Ad hoc payment orders^{3,7}								
at branch	in-Bank	0.26%, min. HUF 370, max. HUF 7,543 + 0.3%, max. HUF 6,000	0.31%, min. HUF 498, max. HUF 12,538 + 0.3%, max. HUF 6,000	0.26%, min. HUF 370, max. HUF 7,543 + 0.3%, max. HUF 6,000	0.26%, min. HUF 370, max. HUF 7,543 + 0.3%, max. HUF 6,000	0.26%, min. HUF 370, max. HUF 7,543 + 0.3%, max. HUF 6,000	0.31%, min. HUF 498, max. HUF 12,538 + 0.3%, max. HUF 6,000	0.31%, min. HUF 498, max. HUF 15,375 + 0.3%, max. HUF 6,000
	interbank	0.31%, min. HUF 370, max. HUF 7,543 + 0.3%, max. HUF 6,000	0.36%, min. HUF 498, max. HUF 12,538 + 0.3%, max. HUF 6,000	0.31%, min. HUF 370, max. HUF 7,543 + 0.3%, max. HUF 6,000	0.31%, min. HUF 370, max. HUF 7,543 + 0.3%, max. HUF 6,000	0.31%, min. HUF 370, max. HUF 7,543 + 0.3%, max. HUF 6,000	0.36%, min. HUF 498, max. HUF 12,538 + 0.3%, max. HUF 6,000	0.36%, min. HUF 599, max. HUF 15,375 + 0.3%, max. HUF 6,000
in Raiffeisen Direkt	in Bank	0.15%, min. HUF 182, max. HUF 5,006 + 0.3%, max. HUF 6,000	0.15%, min. HUF 182, max. HUF 5,006 + 0.3%, max. HUF 6,000	0.15%, min. HUF 182, max. HUF 5,006 + 0.3%, max. HUF 6,000	free of charge	free of charge	0.26%, min HUF 244, max HUF 5,617 + 0.3%, max. HUF 6,000	0.15%, min. HUF 257, max. HUF 10,250 + 0.3%, max. HUF 6,000
	interbank	0.20%, min. HUF 244, max. HUF 5,006 + 0.3%, max. HUF 6,000	0.20%, min. HUF 244, max. HUF 5,006 + 0.3%, max. HUF 6,000	0.20%, min. HUF 244, max. HUF 5,006 + 0.3%, max. HUF 6,000	free of charge	free of charge	0.31%, min. HUF 244, max. HUF 5,617 + 0.3%, max. HUF 6,000	0.20%, min. HUF 307, max. HUF 10,250 + 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	0.20%, min HUF 182, max HUF 5,617 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000
	interbank	free of charge	free of charge	0.15%, min. HUF 182, max. HUF 5,006 + 0.3%, max. HUF 6,000	free of charge	free of charge	0.26%, min HUF 244, max HUF 5,617 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000
Transfer of positive account	interbank	0.31%, min. HUF 370, max. HUF 7,543 + 0.3%, max. HUF 6,000	0.36%, min. HUF 498, max. HUF 12,538 + 0.3%, max. HUF 6,000	0.31%, min. HUF 370, max. HUF 7,543 +	0.31%, min. HUF 370, max. HUF 7,543 +	0.31%, min. HUF 370, max. HUF 7,543 +	0.36%, min. HUF 498, max. HUF 12,538 + 0.3%, max. HUF 6,000	0.36%, min. HUF 599, max. HUF 15,375 + 0.3%, max. HUF 6,000

	FeeWaiver Package (not available after 13 rd April 2014)	Activity Package (not available after 13 rd April 2014)	Everyday Package (not available after 13 rd April 2014)	Dynamic Package (not available after 7 th May 2012)	Menza Student Account (not available after 7 th May 2012)	Base Package (not available after 26 th October 2014)	FeeWaiver 2.0 Package (not available after 9 th August 2016)
balance in bank account switching process			0.3%, max. HUF 6,000	0.3%, max. HUF 6,000	0.3%, max. HUF 6,000		

Standing payment orders^{3,7,10}								
	at branch ⁹	0.077%, min. HUF 82, max. HUF 7,239 + 0.3%, max. HUF 6,000	0.10%, min. HUF 111, max. HUF 12,057 + 0.3%, max. HUF 6,000	0.077%, min. HUF 82, max. HUF 7,239 + 0.3%, max. HUF 6,000	0.077%, min. HUF 82, max. HUF 7,239 + 0.3%, max. HUF 6,000	0.077%, min. HUF 82, max. HUF 7,239 + 0.3%, max. HUF 6,000	0.10%, min. HUF 111, max. HUF 12,057 + 0.3%, max. HUF 6,000	0.15%, min. HUF 206, max. HUF 12,300 + 0.3%, max. HUF 6,000
	in Raiffeisen Direkt via Raiffeisen DirektNet	free of charge	free of charge	free of charge	free of charge	free of charge	0.10%, min. HUF 111, max. HUF 12,057 + 0.3%, max. HUF 6,000	0.3%, max. HUF 6,000

Payment of utility bills with limit monitoring (direct debit)^{3,10}								
	at branch ⁹	free of charge	free of charge	free of charge	free of charge	free of charge	HUF 150/item	free of charge
	in Raiffeisen Direkt via Raiffeisen 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

Account maintenance³	Promotional fee: free of charge* Standard fee: HUF 614
Account closing fee	free of charge
In-Bank transfer between the customer's own accounts (Ad hoc payment orders)	free of charge

* The promotion is valid until 31st December 2018. The promotional fee is valid for accounts which will be opened during the promotional period.

5.4 Fees and commissions of Debt Repayment and Living Expenses Accounts

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

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

Changing fee package^{3,12}	HUF 2,402
Changing fee package from Base package	free of charge
Changing fee package from Base 2.0 package³	Promotional fee: 0 Ft Standard fee: 2.402 Ft*
Account closing fee It shall be charged in respect of HUF bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. ¹³ The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
Cancellation¹⁴ of ad hoc or standing payment orders and direct debit payments	free of charge
Recalling ad hoc or standing order payments³	HUF 1,657/item
Crediting FCY items³	
Normal (T+2, in case of transactions in accordance with PSD rules ¹⁵ T)	0.20%, min. EUR 5,73, max. EUR 596,70
Urgent (T+1, in case of transactions in accordance with PSD rules ¹⁵ T)	0.46%, min. EUR 11,39, max. EUR 596,70
Extra urgent (T)	0.61%, min. EUR 11,39, max. EUR 596,70
SEPA Credit Transfer – in case of EUR transfers in the single euro zone (T) ¹⁵	0.20%, min. EUR 5,73, max. EUR 596,70
Ad hoc payment orders from HUF account in FCY between own accounts³	
In case of conversion to account in EEA member currency Normal (T)	0.20%, min. EUR 5,73, max. EUR 596,70
Normal (T+2) in case of conversion to account in non-EEA member currency	0.20%, min. EUR 5,73, max. EUR 596,70
Urgent (T+1) in case of conversion to account in non-EEA member currency	0.46%, min. EUR 11,39, max. EUR 596,70
Extra urgent (T) in case of conversion to account in non-EEA member currency	0.61%, min. EUR 11,39, max. EUR 596,70
SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts	
In case of conversion between EEA member currencies: Normal (T)	0.20%, min. EUR 5,73, max. EUR 596,70
Normal (T+2) in case of conversion to account in non-EEA member currency	0.20%, min. EUR 5,73, max. EUR 596,70

Urgent (T+1) in case of conversion to account in non-EEA member currency	0.46%, min. EUR 11,39, max. EUR 596,70
Extra urgent (T) in case of conversion to account in non-EEA member currency	0.61%, min. EUR 11,39, max. EUR 596,70
Ad hoc payment orders from HUF account in FCY in Bank^{3,7}	
In case of conversion to account in EEA member currency, except EUR Normal (T)	0.20%, min. EUR 5,73, max. EUR 596,76 + 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion to account in non-EEA member currency	0.20%, min. EUR 5,73, max. EUR 596,76 + 0.3%, max. HUF 6,000
Urgent (T+1) in case of conversion to account in non-EEA member currency	0.46%, min. EUR 11,39, max. EUR 596,76 + 0.3%, max. HUF 6,000
Extra urgent (T) in case of conversion to account in non-EEA member currency	0.61%, min. EUR 11,39, max. EUR 596,76 + 0.3%, max. HUF 6,000
SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank	
In case of conversion between EEA member currencies: Normal (T)	0.20%, min. EUR 5,73, max. EUR 596,76 + 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion to account in non-EEA member currency	0.20%, min. EUR 5,73, max. EUR 596,76 + 0.3%, max. HUF 6,000
Urgent (T+1) in case of conversion to account in non-EEA member currency	0.46%, min. EUR 11,39, max. EUR 596,76 + 0.3%, max. HUF 6,000
Extra urgent (T) in case of conversion to account in non-EEA member currency	0.61%, min. EUR 11,39, max. EUR 596,76 + 0.3%, max. HUF 6,000
Ad hoc payment orders from HUF account in FCY interbank³	
In case of transfer in EEA member currency: Normal (T+1)	0.41%, min. EUR 5,73, max. EUR 596,76 + 0.3%, max. HUF 6,000
Normal (T+2) in case of transfer in non-EEA member currency	0.41%, min. EUR 5,73, max. EUR 596,76 + 0.3%, max. HUF 6,000

Urgent (T+1) in case of transfer in non-EEA member currency	0.72%, min. EUR 11,39, max. EUR 596,76+ 0.3%, max. HUF 6,000
Extra urgent (T) in case of transfer in any FCY	0.92% min. EUR 11,39, max. EUR 596,76+ 0.3%, max. HUF 6,000
SEPA Credit Transfer – EUR payment	
Normal (T+1)	0.41%, min. EUR 5,73, max. EUR 596,76 + 0.3%, max. HUF 6,000
Extra urgent (T)**	0.92% min. EUR 11,39, max. EUR 596,76 + 0.3%, max. HUF 6,000
Ad hoc payment orders from HUF account in HUF to another country³	
Normal (T+1)	0,20%, min. EUR 5,73, max. EUR 596,76 + 0,3%, max. HUF 6000
Extra urgent (T)	0,31%, min. EUR 11,39, max. EUR 596,76 + 0,3%, max. HUF 6000
Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee¹⁶	EUR 5,01
SEPA DD Core Direct Debit³	
Direct debit – with conversion ³	0.92%, min. EUR 11,39, max. EUR 596,76 + 0,3%, max. HUF 6,000
SEPA DD Core direct debit limiting statement set/modification/cancellation³	HUF 2,056
Forbidding the execution of a direct debit³	Free of charge
Refund of paid direct debit³	HUF 1,657

* This promotion is valid till 31st December 2018. 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.

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

5.1. In case of standard Bank Account kept in foreign currency

Account opening	free of charge
Account maintenance	free of charge
Account closing fee It shall be charged in respect of foreign currency bank accounts opened starting from 27 October 2014, provided the account closing has been initiated by the Customer, and less than 6 months have passed between the opening of the account and the submission of the bank account termination request. ¹³ The Bank charges the account closing fee as well if the account is closed during bank account switching process.	HUF 5,000
Credit in Bank Account kept in FCY (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
Credit in Bank Account kept in FCY³ (currency of the account and of the credit are different)	
Normal (including SEPA Credit Transfer)	0.20%, min. EUR 5,73, max EUR 596,70
Urgent (including SEPA Credit Transfer)	0.46%, min. EUR 11,39, max EUR 596,70
Extra urgent (including SEPA Credit Transfer)	0.61%, min. EUR 11,39, max EUR 596,70

Ad hoc payment order in FCY or in HUF between own accounts³	
Without conversion	
Between own accounts	free of charge
With conversion	
In case of conversion between EEA member currencies: Normal (T)	0.20%, min. EUR 5,73, max EUR 596,70
Normal (T+2) in case of conversion between non-EEA member currencies	0.20%, min. EUR 5,73, max EUR 596,70
Urgent (T+1) in case of conversion between non-EEA member currencies	0.46%, min. EUR 11,39, max EUR 596,70
Extra urgent (T) in case of conversion between non-EEA member currencies	0.61%, min. EUR 11,39, max EUR 596,70
SEPA Credit Transfer - Ad hoc payment order in EUR between own accounts	
Without conversion	
Between own accounts	free of charge
With conversion	
In case of conversion between EEA member currencies: Normal (T)	0.20%, min. EUR 5,73, max EUR 596,70
Normal (T+2) SEPA Credit Transfer from account in non-EEA member currency	0.20%, min. EUR 5,73, max EUR 596,70
Urgent (T+1) SEPA Credit Transfer from account in non-EEA member currency	0.46%, min. EUR 11,39, max EUR 596,70
Extra urgent (T) SEPA Credit Transfer from account in non-EEA member currency	0.61%, min. EUR 11,39, max EUR 596,70
Ad hoc payment order in FCY or in HUF in Bank^{3,7}	
Without conversion	
Normal	0.15%, min. EUR 5,73 + 0.3%, max. HUF 6,000
With conversion	
In case of conversion between EEA member currencies: Normal/Urgent (T)	0.20%, min. EUR 5,73, max EUR 596,76 + 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion between non-EEA member currencies	0.20%, min. EUR 5,73, max EUR 596,76 + 0.3%, max. HUF 6,000
Urgent (T+1) in case of conversion between non-EEA member currencies	0.46%, min. EUR 11,39, max EUR 596,76 + 0.3%, max. HUF 6,000
Extra urgent (T) in case of conversion between non-EEA member currencies	0.61%, min. EUR 11,39, max EUR 596,76 + 0.3%, max. HUF 6,000
SEPA Credit Transfer - Ad hoc payment order in EUR in Bank	
Without conversion	
Normal	0.15%, min. EUR 5,73 + 0.3%, max. HUF 6,000

With conversion	
In case of conversion between EEA member currencies: Normal (T)	0.20%, min. EUR 5,73, max EUR 596,76 + 0.3%, max. HUF 6,000
Normal (T+2) in case of SEPA Credit Transfer from account in non-EEA member currency	0.20%, min. EUR 5,73, max EUR 596,76 + 0.3%, max. HUF 6,000
Urgent (T+1) in case of SEPA Credit Transfer from account in non-EEA member currency	0.46%, min. EUR 11,39, max EUR 596,76 + 0.3%, max. HUF 6,000
Extra urgent (T) in case of SEPA Credit Transfer from account in non-EEA member currency	0.61%, min. EUR 11,39, max EUR 596,76 + 0.3%, max. HUF 6,000
With Special FCY exchange conversion¹⁷	Free of charge
Ad hoc payment order in FCY or in HUF interbank³	
Without conversion	
Normal (T+2) (in USD, EEA member currencies with T+1 fulfilment)	0.20%, min. EUR 5,73, max EUR 596,76 + 0.3%, max. HUF 6,000
Extra urgent (T, only in USD, GBP, EUR, HUF)	0.31%, min. EUR 11,39, max EUR 596,76 + 0.3%, max. HUF 6,000
With conversion	
In case of conversion between EEA member currencies: Normal (T+1)	0.41%, min. EUR 5,73, max EUR 596,76 + 0.3%, max. HUF 6,000
Normal (T+2) in case of conversion between non-EEA member currencies	0.41%, min. EUR 5,73, max EUR 596,76 + 0.3%, max. HUF 6,000
Urgent (T+1, only in USD, GBP, EUR, HUF) except conversions between EEA member currencies	0.72%, min. EUR 11,39, max EUR 596,76 + 0.3%, max. HUF 6,000
Extra urgent (T, only in USD, GBP, EUR, HUF)	0.92%, min. EUR 11,39, max EUR 596,76 + 0.3%, max. HUF 6,000
SEPA Credit Transfer - EUR payment	
Without conversion	
Normal SEPA Credit Transfer (T+1)	0.20%, min. EUR 5,73, max EUR 596,76 + 0.3%, max. HUF 6,000
Extra urgent SEPA Credit Transfer (T)	0.31%, min. EUR 11,39, max EUR 596,76 + 0.3%, max. HUF 6,000
With conversion	
In case of conversion between EEA member currencies: Normal (T+1)	0.41%, min. EUR 5,73, max. EUR 596,76 + 0.3%, max. HUF 6,000
Normal (T+2) SEPA Credit Transfer from account in non-EEA member currency	0.41%, min. EUR 5,73, max. EUR 596,76 + 0.3%, max. HUF 6,000
Urgent (T+1) SEPA Credit Transfer from USD account	0.72%, min. EUR 11,39, max EUR 596,76 + 0.3%, max. HUF 6,000
Extra urgent (T) SEPA Credit Transfer from USD account**	0.92%, min. EUR 11,39, max EUR 596,76 + 0.3%, max. HUF 6,000
Transfer of positive account balance in bank account switching process (Normál)³	0.20%, min. EUR 5,73, max EUR 596,76 + 0.3%, max. HUF 6,000
Additional commission of interbank HUF transfer orders given and processed as foreign currency transfer, in addition to ad-hoc order's fee¹⁶	EUR 5,01
SEPA DD Core Direct Debit³	
Direct debit – without conversion ³	0.31%, min. EUR 11,39, max. EUR 596,76 + 0,3%, max. HUF 6,000
Direct debit – with conversion ³	0.92%, min. EUR 11,39, max. EUR 596,76 + 0,3%, max. HUF 6,000
SEPA DD Core direct debit limiting statement set/modification/cancellation³	HUF 2,056
Forbidding the execution of a direct debit³	Free of charge
Refund of paid direct debit³	HUF 1,657
Conversion	
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 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.

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

Account maintenance³	Promotional fee: free of charge* Standard fee: HUF 614
Account closing fee	free of charge
In-Bank transfer between the customer's own accounts (Ad hoc payment orders)	free of charge

* The promotion is valid until 31st December 2018. The promotional fee is valid for accounts which will be opened during the promotional period.

6. Informations about payment orders

In case of transactions to special accounts opened to collect donations to handle emergency situations, regulated by government degree about National Humanitary 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			
		Forint	Euro	Other EEA	Non-EEA
Location of addressee	Domestic	SHA	SHA	SHA	SHA
	Non-domestic EEA	SHA	SHA	SHA	SHA
	non-EEA	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN

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

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

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

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

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

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

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

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

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

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

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

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

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

7. Common fees and commissions of Raiffeisen Bank Account

	fee/commission	debit
Fee of bank account switching³ Fees for transfer of positive account balance in bank account switching process are listed in points 5.1, 5.2 és 6.1 of the present List of Conditions, account closing fees are listed in points 5.4 and 6.1 of the present List of Conditions.	Promotional fee: 0 Ft * Standard fee: HUF 1,542	
Distraint	free of charge	
Order (modification of order**) concerning event of death³	HUF 1,144	promptly
Account statements, deposit and credit advices³	free of charge	
Electronic account statement	free of charge	
Paper based statement with pick-up at branch	free of charge	
Paper based statement mailed to the customer's notification address in FeeWaiver 2.0, Activity 2.0 and Everyday 2.0,	HUF 102/statement	promptly

Base 2.0 and Basic Account ^{3,18}		
Paper based statement mailed to the customer's notification address in FeeWaiver Plus, FeeWaiver and Activity packages ¹⁸	HUF 100/statement	promptly
Duplicates of statements and advices ³		
for the last 12months (For electronic statement holder customers)	Free of charge	
for the last 12months (For paper based statement holder customers)	HUF 1,200/statement or advice	promptly
for the period before the last 12 months	HUF 2,402	promptly
Printout of transaction history ³		
at branch – fee of printout of one month's transaction history	HUF 1,200	promptly
at branch – fee of printout of transaction history for more than one year period	HUF 2,402	promptly
in Raiffeisen Direct	free of charge	
Certification of available balance/Other certificates issued by the Bank ^{19, 20} / Fees of other notifications ³ (phone, letter)	HUF 1,194	promptly
Collection fee ^{3 ***}	HUF 3,905	promptly
Dunning letter fee ³	HUF 206/letter	promptly
Data supply from Central Credit Bureau ³	free of charge	

* The promotion is valid for bank account switching orders accepted by the Bank until 31st December 2018.

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

*** This fee will be applied and debited when the customer submits the same request regarding the application for data report, migration or handling within the last 365 days since the last submission. With a promotional nature, in the case above the fee will not be debited until 31 December 2018.

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

8. Available Insurances

Conditions for customers contracted after 15th 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					
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 14th April 2016 and after 6th 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 6th February 2015 and after 14th 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 15th 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 1st 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.

9. 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. In case of special FCY exchange conversion: 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
In-Bank transfers (between the customers own accounts)	4:00 p.m.	5:00 p.m.	5:00 p.m.
Ad hoc payment orders:			
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.
Standing payment orders	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.
Modification and cancellation of standing payment orders	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 3:30 p.m.	on banking day preceding execution 5:00 p.m. ²¹
Recalling ad hoc, or standing order HUF payments*	3:00 p.m.	4:00 p.m.	-
Time deposit	4:00 p.m.	4:00 p.m.	5:00 p.m. ²¹
Early withdrawal of time deposit	4:00 p.m.	4:00 p.m.	5:00 p.m. ²¹
Authorization for Payment of utility bills T+2 days ²²	4:00 p.m.	4:00 p.m.	-
Authorization for Payment of utility bills T+1 days ²²	-	-	5:00 p.m. ²¹ .
Stop payment of utility bills (stop payment on direct debit)	by 4:00 p.m. on banking day preceding execution	by 4:00 p.m. on banking day preceding execution	by 12:00 p.m. on banking day preceding execution
In FCY			
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.
Conversion	10:00 a.m.	12:00 a.m.	12:00 a.m.
Special FCY exchange conversion ¹⁷	-	-	6:00 p.m.
SEPA DD Core direct debit limiting statement set/modification /cancellation**	3:30 p.m.	-	-
Forbiding the execution of a SEPA DD	by 3:30 p.m. on banking	by 3:30 p.m. on banking	-

Core direct debit	day preceding execution	day preceding execution	
Refund of paid SEPA DD Core direct debit**	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 30th working day after the payment is executed. If the beneficiary has not declared about the recalled HUF transfer until the 60th 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.

10. Execution of HUF payments in HUF

Incoming payments (credit)	Date of credit
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
Outgoing payments (debit)	
Debiting the principal account with the amount of order is on the day of processing the order.	

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

	Branch (file on paper)	Raiffeisen Direkt (via phone)	Raiffeisen DirektNet (via internet)
Ad-hoc and Standing payment orders in-Bank	Day of execution		
Ad-hoc payment orders interbank	Day of execution		
Standing payment orders interbank	Day of execution		

In case of Standing payment orders the first payment is executed earliest on the next banking day after the order is received.

Information about execution of payments crediting:

Order type	cut-off time	end-of-day closing time
HUF in-house account transfer / credit transfer orders	17:10	17:10
HUF incoming credit transfer orders	18:10	18:10

11. Execution of FX payments

In Bank transfer between own account (debit)		
Without conversion		
Normal	In key EEA ²³ currencies (GBP, EUR, HUF) In key other currencies (USD)	T day
	In standard EEA currencies (e.g. CZK, BGN) In standard other currencies (e.g. CAD)	T day
With conversion		
Normal	In key EEA currencies (GBP, EUR, HUF)*	T day
	In key other currencies (USD)	T day + 2 banking days
	In standard EEA currencies (e.g. CZK, BGN)*	T day
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day + 1 banking day

	In standard EEA currencies (e.g. CZK, BGN)*	-
	In standard other currencies (e.g. CAD)	T day + 1 banking day
Extra urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day
	In standard EEA currencies (e.g. CZK, BGN)*	-
	In standard other currencies (e.g. CAD)	T day
Outgoing FX payments (debit)		
Without conversion		
Normal	In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD)	T day + 1 banking days
	In standard EEA currencies (e.g. CZK, BGN)	T day + 1 banking days
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Extra urgent	In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD)	T day
With conversion		
Normal	In key EEA currencies (GBP, EUR, HUF)*	T day + 1 banking day
	In key other currencies (USD)	T day + 2 banking days
	In standard EEA currencies (e.g. CZK, BGN)*	T day + 1 banking day
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day + 1 banking days
Extra urgent	In key EEA currencies (GBP, EUR, HUF)* In key other currencies (USD)	T day
Incoming FX payments (credit)²⁴		
Without conversion		
Normal	In all currencies	T day
With conversion		
Normal	In key EEA currencies (GBP, EUR, HUF)* In standard EEA currencies (e.g. CZK, BGN)* ²⁵	T day
	In key other currencies (USD) In standard other currencies (e.g. CAD)	T day + 2 banking days
	In key EEA currencies (GBP, EUR, HUF)*	T day
Urgent	In key other currencies (USD)	T day + 1 banking days
	In key EEA currencies (GBP, EUR, HUF)*	T day
Extra urgent	In key EEA currencies (GBP, EUR, HUF)*	T day
	In key other currencies (USD)	T day
In Bank FX payments (debit)		
Without conversion		
Normal	In key EEA currencies (GBP, EUR, HUF) In key other currencies (USD)	T day
	In standard EEA currencies (e.g. CZK, BGN) In standard other currencies (e.g. CAD)	T day
With conversion		
Normal	In key EEA currencies (GBP, EUR, HUF)*	T day
	In key other currencies (USD)	T day + 2 banking days
	In standard EEA currencies (e.g. CZK, BGN)*	T day
	In standard other currencies (e.g. CAD)	T day + 2 banking days
Urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day + 1 banking days
	In standard EEA currencies (e.g. CZK, BGN)* In standard other currencies (e.g. CAD)	T day + 1 banking days
Extra urgent	In key EEA currencies (GBP, EUR, HUF)*	-
	In key other currencies (USD)	T day
	In standard EEA currencies (e.g. CZK, BGN)*	-
	In standard other currencies (e.g. CAD)	T day
SEPA direct debit (execution)		
	Without conversion	T day
	With conversion	T day

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

In case of debiting on T day the information in chapter 10 Cut-off times connected to account management, orders, applications are valid. Information about execution of payments crediting:

Order type			Final cut off time of incoming transactions	Closing time of the workday
Incoming In-bank FX transfers	without conversion	EUR	17:00	18:00
		all currencies except for EUR	15:00	15:00
	with conversion		12:00	12:00
Incoming Interbank FX transfers	without conversion	EUR	17:00	18:00
		all currencies except for EUR	15:30	15:30
	with conversion		12:00	12:00

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

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

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

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

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

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

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

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

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

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

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

EXECUTION OF OUTGOING SEPA CREDIT TRANSFER PAYMENTS									
WITH CONVERSION					WITHOUT CONVERSION				
TRANSACTION VALUE DATE	PRIORITY	CUT-OFF TIME			TRANSACTION VALUE DATE	PRIORITY	CUT-OFF TIME		
		Branch	Raiffeisen Direkt	Raiffeisen DirektNet			Branch	Raiffeisen Direkt	Raiffeisen DirektNet
T	extra urgent	11:00 ^{1,2}	12:00 ^{1,2}	12:00 ^{1,2}	T	extra urgent	11:00 ²	12:00 ²	12:00 ²
T+1	urgent	10:00	12:00	12:00	T+1	standard	10:00	12:00	12:00

T+2	standard							
¹ AMOUNT CAN BE GIVEN ONLY IN THE CURRENCY OF THE TRANSFER (EUR) ² CUT-OFF TIME CANNOT BE MODIFIED								

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

12. Maximum order amounts

	Branch	Raiffeisen Direkt	Raiffeisen DirektNet
Transfer between own accounts	available balance	available balance	available balance
Ad hoc payment orders	available balance	available balance	using a one-time code sent in SMS ²⁶ , HUF 4,000,000/item, HUF 20,000,000/day using a token* code: HUF 25,000,000/item, HUF 25,000,000/day
Standing payment orders	available balance	available balance	using a one-time code sent in sent in SMS ²⁶ HUF 4,000,000/item, HUF 20,000,000/day using a token* code: HUF 25,000,000/item, HUF 25,000,000/day
Payment of utilities (authorisation on direct debit)	available balance or limit set by customer	available balance or limit set by customer	available balance or limit set by customer

*Token device is not available after 1st February 2013.

13. Raiffeisen Direkt and DirektNet service

Non-recurrent connection fee ³	free of charge
Internet Brokering connection fee ³	free of charge
Direkt and DirektNet activation code (SMS) ³	free of charge
DirektNet login notification SMS service ³	HUF 111/month

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

14. Mobil Banking service

Contents of Mobil Banking packages		
	Mobil Banking CARD INFO	Mobil Banking ACCOUNT INFO
Transaction with card		
Cash withdrawal (domestic / foreign)	X	-
Purchase (domestic / foreign)	X	-
Transaction on account		
Credit	-	X
Debit	-	X
Balance notification		
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 ³	HUF 82/month/phone number Free of charge for Menza Student Accounts and Dynamic Account Package.	HUF 82/month/phone number Free of charge for Dynamic Account Package
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS ³ (bankcard and bank account transactions)	HUF 22/message	HUF 22/message
Fee of occasional query ³ (balance, limits)	HUF 22/successful query	HUF 22/successful query

In case of applications from 12th of September 2011:

Service fees		
	Mobil Banking CARD INFO	Mobil Banking ACCOUNT INFO
monthly fee ³	HUF 111/month/phone number	HUF 111/month/phone number
Subscription, modification, cancellation	free of charge	free of charge
Fee of automatically sent SMS ³ (bankcard and bank account transactions)	HUF 22/message	HUF 22/message
Fee of occasional query ³ (balance, limits)	HUF 22/successful query	HUF 22/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.

15. Allowances, promotions

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

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

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

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

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

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

Each Customer shall be entitled to the credit only once.

Promotion for Change of Account Packages (promotional period: 19/10/2018 – 30/11/2018)

For the period between 19/10/2018 and 30/11/2018 (the promotional period), the Bank announces a promotion connected to the change of account packages for its customers keeping retail bank accounts.

In the scope of the promotion, the Bank will **credit HUF 5,000 to the accounts of its customers** of full age who fulfil all conditions specified below:

1. On 18 October 2018 the customer has any of the account packages:
 - o FeeWaiver,
 - o Activity,
 - o Base,
 - o Everyday,
 - o Dynamic,
2. and in the promotional period, that is between 19/10/2018 and 29/11/2018 4:00 p.m. the customer gives an order for a change of account packages to:
 - o FeeWaiver Plus,
 - o Premium Gold 2.0,
 - o Premium Select,
 - o Activity 2.0,
 - o Everyday 2.0,
 - o Base 2.0,

and on the last day of the promotional period at the latest, i.e. on 30/11/2018 the new account package is set¹².
3. In the period between 19/10/2018 and 30/11/2018, the customer is not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries or foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these.
4. On 01/12/2018, the customer has an active HUF bank account (suitable for the administration of payments) kept at Raiffeisen Bank, whose type is one of the fee packages specified in Section 2 above, and which bank account is not in the process of being terminated.
5. On the date of 01/12/2018, the customer has no past due and payable debt owed to the Bank in excess of HUF 2,000.
6. At the time of crediting, the customer holds all retail HUF bank accounts to which he/she changed in the scope of the promotion.

If the change between the account packages takes place in the scope of the above promotion, the Bank shall **dispense with the fee payable for the change of account packages***.

When examining the above conditions, the Bank will consider all bank accounts of the customer kept at Raiffeisen Bank Zrt.

The Bank will do the **crediting** in favour of eligible customers in lump sum **between the dates of 10 and 19 December 2018** at the latest to the account in respect of which the customer changed packages in the scope of the promotion. The customer will be eligible for the crediting only once. If a customer has several accounts affected by the promotion, and he or she changes all these, the Bank will do the one-time crediting to the account the agreement of which was concluded the earliest.

The Bank will notify customers of the occurrence of the crediting via bank account statements. In accordance with the currently effective rules of the Personal Income Tax Act, the crediting qualifies as a tax-free allowance given for business policy purposes.

*In the case of the Base package, the fee of changing from the Base account package will be HUF 0 during the promotional period according to the terms of another promotion.

Account opening promotion for customers with Raiffeisen mortgage loans (promotional period: from 19 October 2018 to 23 November 2018)

For the period between **19 October 2018 and 23 November 2018**, the Bank announces a promotion for its adult customers who open HUF accounts in any of the bank account packages Raiffeisen retail Fee Waiver Plus, Activity 2.0, Premium Gold 2.0 or Premium Select.

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

The amount will be credited in lump sum, between 10 and 20 December 2018, to the customer's Raiffeisen retail bank account opened in the scope of the promotion.

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

1. during the promotional period, the customer opens a new retail HUF bank account in any of the bank account packages Fee Waiver Plus, Activity 2.0, Premium Gold 2.0 or Premium Select,
2. on 19 October 2018, the customer has a disbursed mortgage loan at Raiffeisen Bank,
3. the customer has not had a Raiffeisen retail HUF or foreign currency bank account after 24 April 2018 until the date of account opening following the date of 19 October 2018,

4. in the period between 24 April 2018 and 19 October 2018, the customer was not an employee or an executive officer of either Raiffeisen Bank Zrt. or any of the enterprises controlled by it, or of any of the domestic subsidiaries controlled by the Bank's shareholder, or of any of the foreign enterprises controlled by the Bank's shareholder, or of the subsidiaries of these,
5. on 1 December 2018, the customer has an active retail HUF bank account (suitable for the administration of payments) opened in the scope of the promotion, which bank account is not in the process of being terminated,
6. on 1 December 2018, the customer has no outstanding past due and payable debt owed to the Bank,
7. on 1 December, the account statement concerning the bank account opened in the scope of the promotion is sent by the Bank to the customer electronically through the Raiffeisen DirektNet system,
8. by 1 December 2018, the customer has requested a debit card for the bank account opened in the scope of the promotion,
9. by 1 December 2018, the customer has requested Raiffeisen DirektNet and Direkt access for the bank account opened in the scope of the promotion,
10. at the time of crediting, the customer has a retail HUF bank account opened in the scope of the promotion.

Each Customer shall be entitled to the credit only once.

Raiffeisen Care II Insurance (UNIQA) – Autumn 2018 promotion

For the period from 1 October 2018 to 31 December 2018, 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 2018 promotion

For the period from 1 July 2018 to 30 September 2018, 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 credit of HUF 20,000 (promotional period: 15 January 2018 – 9 March 2018, amended on 2nd March 2018)

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

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

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

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

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

1. he/she opens a new Raiffeisen retail HUF account during the promotional period,
2. he/she makes a Statement of Loyalty in the context of the promotion and during the lifetime of the same in which it is acknowledged that the Customer shall be under the duty to return the total amount of the credit to the Bank in the cases listed below,
3. qualifies as a new customer, i.e. has not had a Raiffeisen retail bank account since 15 July 2017 until opening a bank account after 14 January 2018,
4. in the period between 15 January 2018 and 9 March 2018 he/she is neither an employee nor an executive officer of Raiffeisen Bank Zrt., Raiffeisen International AG, or any of their subsidiaries,
5. on 29 March 2018, the Customer has an active retail HUF bank account opened during the promotion, which is not undergoing termination,

6. has no overdue and payable debts owing to the Bank on 29 March 2018.

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

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

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

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

Raiffeisen Care II Insurance (UNIQA) – Winter 2018 promotion

For the period from 1 January 2018 to 31 March 2018, 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.

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

² Basic Package is available only in branches.

³ 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.

⁴ 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.

⁵ 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.

⁶ 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.

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

⁸ 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.

⁹ Payment of standing orders and utility bills moved from other banks through simplified bank account switching is considered as given via Raiffeisen DirektNet.

¹⁰ According to the channel of the order.

¹¹ 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.

¹² 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.

¹³ 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.

¹⁴ 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.

¹⁵ 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.

- ¹⁶ Charged in case of HUF transfers from FCY accounts and interbank HUF transfer orders given and processed as foreign currency transfers from HUF accounts.
- ¹⁷ 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.
- ¹⁸ 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.
- ¹⁹ Bank declaration in accordance with the notice of abuse of electronic payment means (lost & stolen report) is free of charge.
- ²⁰ Issuing the form of "Certificate of mortgage backed house loan installment " for an application for "Crisis Found" is free of charge.
- ²¹ 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.
- ²² 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.
- ²³ EEA member states: European Union member states, and Norway, Iceland and Liechtenstein.
- ²⁴ In accordance with the 18/2009 MNB decree cut-off time connected to incoming FX payments is 15:30.
- ²⁵ The payment order will be fulfilled in the day of receipt when the currency of incoming and the receiving account is in EEA currency.
- ²⁶ 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.