

IV. Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions

Effective as of 04th November 2020, until withdrawal

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

The amendments in the List of Conditions from 04th of November:

Information connected to Raipay service launch.

1. Providing a debit card [Start CLEVERcard and Bankcards]

In accordance with its right reserved in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the Bank withdraws the Visa Classic debit card from its products offered to customers, discontinuing the VISA Classic card service, and instead of VISA Classic cards will provide the new Mastercard Standard debit card service that is closest to the VISA Classic product, which means a unilateral amendment of the cardholder agreement that is favourable or not unfavourable for the customers. Cardholders will receive personalised information by mail on the discontinuation of VISA Classic debit cards, including when the new Mastercard debit card will be sent to the cardholder, or in certain cases (if the cardholder already has a Mastercard type debit card, or if the card has an inactive status) the personalised information will include the termination of the Visa Classic card.

From 31st May 2017 the expired Embossed or Unembossed Start CLEVERcard with special image design and Embossed or Unembossed Versatile CLEVERcard with special image design will be automatically renewed with standard card images going forward.

1.1. Start CLEVERcard and Bankcards in case of available Account Packages

1.1.1. Card fees¹

| Package | | Feewinner | Activity 3.0 | Everyday 2.0 | Base 2.0 | Basic | Account in foreign currency | Further Accounts |
|--|-----------------|--|--|--|--|----------------|-----------------------------|------------------|
| Available bankcards | | | | | | | | |
| Unembossed Start CLEVERcard In case of standard image design | annual fee | 4 205 HUF | 4 205 HUF | 3 367 HUF | 4 348 HUF | 3 367 Ft* | | 3 317 Ft |
| | application fee | 2 358 HUF | 2 635 HUF | 2 725 HUF ² | | 2 725 Ft* | | - |
| VertiCard (Mastercard Unembossed bank card) | annual fee | Promotional fee: 0 HUF ⁵ Standard fee: 5 499 HUF | 5 499 HUF | 5 499 HUF | | Not applicable | | 5 499 HUF |
| | application fee | 1 st application fee: Promotional fee: 0 HUF ⁵ Standard fee: 2 990 HUF From 2 nd issue: 2 990 HUF | 1 st application fee: Promotional fee: 0 HUF ⁵ Standard fee: 2 990 HUF From 2 nd issue: 2 990 HUF | 2 990 HUF | | Not applicable | | 2 990 HUF |
| VISA Gold | annual fee | 18 040 HUF | 20 968 HUF | 21 681 HUF | | Not applicable | | 18 653 HUF |
| Mastercard Gold | annual fee | 19 990 HUF | 19 990 HUF | 19 990 HUF | | Not applicable | | 19 990 HUF |
| Non-available bankcards | | | | | | | | |
| Unembossed Start CLEVERcard In case of special image design (not applicable) | annual fee | 4 205 HUF | 4 205 HUF | 3 367 HUF | 4 348 HUF | Not applicable | | 3 317 Ft |
| | application fee | 2 358 HUF | 2 635 HUF | 2 725 HUF ² | | Not applicable | | - |
| Embossed Start CLEVERcard In case of standard and special image design | annual fee | Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF | Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF | Promotional fee: 5 545HUF ³ Standard fee: 6 089 HUF | Promotional fee: 6 527HUF ³ Standard fee: 7 190 HUF | Not applicable | | 5 880 HUF |

| Package | | Feewinner | Activity 3.0 | Everyday 2.0 | Base 2.0 | Basic | Account in foreign currency | Further Accounts |
|---|-----------------|--|--|--|--|----------------|-----------------------------|------------------|
| (not applicable) | application fee | 2 668 HUF | 2 949 HUF | 3 049 HUF ² | | Not applicable | - | |
| VISA Classic (not applicable)** | annual fee | Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF | Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF | Promotional fee: 5 545 HUF ³ Standard fee: 6 089 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | Not applicable | 5 880 HUF | |
| Mastercard Standard bankcard**** (card issued instead of VISA Classic) | | application fee | 2 668 HUF | 2 949 HUF | 3 049 HUF ² | | Not applicable | - |

* In case of holding Basic Account, the Bank provides 1 Unembossed Start CLEVERcard (with standard image design) with the account holder's name on it to the customer without annual fee and application fee. Fees of additional card will be charged according to the table.

** Starting from 01 July 2020, no new applications are accepted for Visa Classic cards. Until 08 November 2020, renewing bankcards and replacement cards will continue to be manufactured as Visa Classic cards.

*** Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

1.1.2. OneCard bankcard¹

| Package | | Feewinner | Activity 3.0 | Everyday 2.0 | Base 2.0 | Basic | Account in foreign currency | Further Accounts |
|-------------------------|-----------------|--|--|--|--|----------------|-----------------------------|------------------|
| OneCard bankcard | annual fee | Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF | Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF | Promotional fee: 5 545 HUF ³ Standard fee: 6 089 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | Not applicable | 5 938 HUF | |
| | application fee | 2 668 HUF | 2 949 HUF | 3 049 HUF ² | | Not applicable | - | |

OneCard has PayPass function.

Detailed information about the OneCard bankcard related discounts and their validities are available at www.onecard.hu website.

The Bank reserves the right to change the list of Partners and/or the discount rates.

1.1.3. Transaction fees

| Package | Feewinner ¹ | Activity 3.0 ¹ | Everyday 2.0 ¹ | Base 2.0 ¹ | Basic ¹ | Account in foreign currency | Further Accounts |
|--|-----------------------------|-----------------------------|-----------------------------------|---|--------------------|-----------------------------|------------------|
| Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase]⁴ | Free of charge ¹ | Free of charge ¹ | 0.3%, max. HUF 6 000 ¹ | 0.33%, min. 109 Ft, max. HUF 6 537 ¹ | Free of charge | Free of charge | |

In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted.

In case the declaration is submitted until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.

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, to Basic Account holding customers the Bank shall provide free of charge

- a) maximum 2 cash withdrawals executed in HUF with a debit card at automated teller machines (ATM) located in Hungary, provided that the sum total of the two transactions does not exceed HUF 150,000, or
- b) maximum 1 cash withdrawal executed in HUF in the branch network of Raiffeisen Bank up to the amount of HUF 50,000.

The Bank ensures the fee exemption provided by the Basic Account as per paragraphs a) and b) in the sequence in which the transactions are executed.

Based on his/her transaction first executed in the given calendar month, the Basic Account holding customer shall be entitled either to the benefit defined in paragraph a) or to the one defined in paragraph b).

If the amount of the cash withdrawals specified in paragraph a) exceeds HUF 150,000, then on the amount by which the HUF 150,000 limit is exceeded the Bank shall apply the fees as per the List of Terms & Conditions from time to time in effect.

If the amount of the cash withdrawal specified in paragraph b) exceeds HUF 50,000, then on the amount by which the HUF 50,000 limit is exceeded the Bank shall apply the fees as per the Consumer List of Terms & Conditions for Cash and Cheque Transactions from time to time in effect.

A Basic Account holding customer shall have the right to make the statement as per Art. 36/A (4) c) of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, in which case the rules set out in Art. 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services shall apply to the customer's ATM cash withdrawals.

As of 01.09.2017 the Bank is withdrawing the promotion, valid until 09.30.2017 or withdrawal, regarding the cash withdrawals transfer fee or basic accounts.

| Package | Feewinner ¹ | Activity 3.0 ¹ | Everyday 2.0 ¹ | Base 2.0 ¹ | Basic ¹ | Account in foreign currency | Further Accounts |
|---|------------------------|---|---|------------------------|---|-----------------------------|------------------|
| Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer submitted a declaration about free of charge cash withdrawal for the bank account used for the transaction] | | | | | | | |
| Number of free of charge ATM cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. Transactions are selected based on the transaction date in the actual month. | 2 pieces | | | | | | |
| Domestic HUF transactions from Raiffeisen ATM - standard fee ^{1/4} | 0.63%, min. HUF 263 | 0.63%, min. HUF 584 | 0.65%, min. HUF 604 | 1.30%, min. HUF 818 | 0.65%, min. HUF 604 | HUF 604 | |
| Domestic HUF transactions from other ATM - standard fee ^{1/4} | 1.26%, min. HUF 787 | 1.26%, min. HUF 584 | 1.30%, min. HUF 604 | 1.30%, min. HUF 818 | 1.30%, min. HUF 604 | HUF 604 | |
| Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction] | | | | | | | |
| ATM and post office | | | | | | | |
| Number of reduced priced cash withdrawals per month In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month. | - | 2 pcs: 0.63%, min. HUF 263 ¹ | 2 pcs: 0.65%, min. HUF 272 ¹ | - | max. 2 pcs free of charge up to HUF 150,000 | 2 pcs free of charge | - |
| Domestic HUF transactions from Raiffeisen ATM - standard fee ^{1/4} | 0.63%, min. HUF 263 | 0.63%, min. HUF 584 | 0.65%, min. HUF 604 | 1.30%, min. HUF 818 | 0.65%, min. HUF 604 | HUF 604 | |
| Domestic HUF transactions from other ATM - standard fee ^{1/4} | 1.26%, min. HUF 787 | 1.26%, min. HUF 584 | 1.30%, min. HUF 604 | 1.30%, min. HUF 818 | 1.30%, min. HUF 604 | HUF 604 | |
| Further transaction fees | | | | | | | |
| ATM | | | | | | | |
| Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] ¹ | EUR 9.89 | | | | | | |

| Package | Feewinner ¹ | Activity 3.0 ¹ | Everyday 2.0 ¹ | Base 2.0 ¹ | Basic ¹ | Account in foreign currency | Further Accounts |
|---|-----------------------------------|-----------------------------------|------------------------------------|------------------------------------|------------------------------------|-----------------------------|------------------|
| Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹ | EUR 9.89 | | | | | | |
| Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] | 1.26%, min. HUF 787 max. HUF 3164 | 1.26%, min. HUF 584 max. HUF 3164 | 1.30%, min. HUF 604 max. HUF 3 272 | 1.30%, min. HUF 818 max. HUF 3 272 | 1.30%, min. HUF 604 max. HUF 3 272 | | HUF 604 |
| In branch | | | | | | | |
| Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] ¹ | HUF 559 | | | | | | |
| Cash withdrawal abroad [Abroad in branch] ¹ | EUR 9.32 | | | | | | |
| Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank ¹ | HUF 58 | | | | | | |
| Debit of Mastercard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card | No fee | | | | | | |

1.2. Start CLEVERcard and Bankcards in case of not available Account Packages

1.2.1. In case of conditional account packages

1.2.1.1. Card fees¹

| In case of card applied on or after 12 th September 2013 | | | | | | |
|---|-------------------------|--|---|--|--|-----------|
| Package | Fee Waiver and Activity | Fee Waiver 2.0 | FeeWaiver Plus | Activity 2.0 | Further Accounts | |
| Unembossed Start CLEVERcard In case of standard image design | annual fee | Promotional fee: 3 277 HUF ⁵ Standard fee: 3 994 HUF | 4 348 HUF | 4 348 HUF | 4 348 HUF | 3 317 HUF |
| | application fee | - | 2 725 HUF ² | 2 438 HUF ² | 2 725 HUF ² | - |
| Unembossed Start CLEVERcard In case of special image design (not applicable) | annual fee | Promotional fee: 3 277 HUF ⁵ Standard fee: 3 994 HUF | 4 348 HUF | 4 348 HUF | 4 348 HUF | 3 317 HUF |
| | application fee | - | 2 725 HUF ² | 2 438 HUF ² | 2 725 HUF ² | - |
| Embossed Start CLEVERcard In case of standard and special image design (not applicable) | annual fee | Promotional fee: 5 787 HUF ⁵ Standard fee: 6 261 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | 5 880 HUF |
| | application fee | - | 3 049 HUF ² | 2 759 HUF ² | 3 049 HUF ² | - |
| VISA Classic (not applicable)* | annual fee | Promotional fee: 6 075 HUF ⁵ Standard fee: 6 547 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | 5 880 HUF |

| | | | | | | |
|--|-----------------|------------|------------------------|------------------------|------------------------|------------|
| Mastercard Standard bankcard** (card issued instead of VISA Classic) | application fee | - | 3 049 HUF ² | 2 759 HUF ² | 3 049 HUF ² | - |
| VISA Gold | annual fee | 18 653 HUF | 21 681 HUF | 18 653 HUF | 21 681 HUF | 18 653 HUF |
| Mastercard Gold | annual fee | 19 990 HUF | 19 990 HUF | 19 990 HUF | 19 990 HUF | 19 990 HUF |

* Starting from 01 July 2020, no new applications are accepted for Visa Classic cards. Until 08 November 2020, renewing bankcards and replacement cards will continue to be manufactured as Visa Classic cards.

** Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

| In case of card applied before 12 th September 2013 | | | | | | |
|--|-----------------|-------------------------|--|--|--|------------------|
| Package | | Fee Waiver and Activity | Fee Waiver 2.0 | FeeWaiver Plus | Activity 2.0 | Further Accounts |
| Unembossed Start CLEVERcard In case of standard image design | annual fee | 3 277 HUF | 4 348 HUF | 4 348 HUF | 4 348 HUF | 3 317 HUF |
| | application fee | - | 2 725 HUF ² | 2 438 HUF ² | 2 725 HUF ² | - |
| Unembossed Start CLEVERcard In case of special image design (not applicable) | annual fee | 3 277 HUF | 4 348 HUF | 4 348 HUF | 4 348 HUF | 3 317 HUF |
| | application fee | - | 2 725 HUF ² | 2 438 HUF ² | 2 725 HUF ² | - |
| Embossed Start CLEVERcard In case of standard and special image design (not applicable) | annual fee | 5 787 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | 5 880 HUF |
| | application fee | - | 3 049 HUF ² | 2 759 HUF ² | 3 049 HUF ² | - |
| VISA Classic* Mastercard Standard bankcard** (card issued instead of VISA Classic) | annual fee | 6 075 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | Promotional fee: 6 527 HUF ³ Standard fee: 7 190 HUF | 5 880 HUF |
| | application fee | - | 3 049 HUF ² | 2 759 HUF ² | 3 049 HUF ² | - |
| VISA Gold | annual fee | 18 653 HUF | 21 681 HUF | 18 653 HUF | 21 681 HUF | 18 653 HUF |

* Starting from 01 July 2020, no new applications are accepted for Visa Classic cards. Until 08 November 2020, renewing bankcards and replacement cards will continue to be manufactured as Visa Classic cards.

** Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

1.2.1.2. OneCard bankcard ¹

| In case of card applied on or after 12 th September 2013 | | | | | | | |
|---|------------|--|----------|--|--|--|------------------|
| Package | | Fee Waiver | Activity | Fee Waiver 2.0 | Fee Waiver Plus | Activity 2.0 | Further Accounts |
| OneCard bankcard | annual fee | Promotional fee: HUF 6 039 ⁵ Standard fee: HUF 6 087 | | Promotional fee: HUF 6 527 ³ Standard fee: HUF 7 190 | Promotional fee: HUF 6 527 ³ Standard fee: HUF 7 190 | Promotional fee: HUF 6 527 ³ Standard fee: HUF 7 190 | HUF 5 938 |

| | | | | | | |
|--|-----------------|---|------------------------|------------------------|------------------------|---|
| | application fee | - | HUF 3 049 ² | HUF 2 759 ² | HUF 3 049 ² | - |
|--|-----------------|---|------------------------|------------------------|------------------------|---|

| In case of card applied before 12 th September 2013 | | | | | | | |
|--|-----------------|------------|----------|--|--|--|------------------|
| Package | | Fee Waiver | Activity | Fee Waiver 2.0 | Fee Waiver Plus | Activity 2.0 | Further Accounts |
| OneCard bankcard | annual fee | HUF 6 039 | | Promotional fee: HUF 6 527 ³ Standard fee: HUF 7 190 | Promotional fee: HUF 6 527 ³ Standard fee: HUF 7 190 | Promotional fee: HUF 6 527 ³ Standard fee: HUF 7 190 | HUF 5 938 |
| | application fee | - | | HUF 3 049 ² | HUF 2 759 ² | HUF 3 049 ² | - |

OneCard has PayPass function.

Detailed information about the OneCard bankcard related discounts and its validity are available at www.onecard.hu website.

The Bank reserves the right to change the list of Partners and/or the discount rates.

1.2.1.3. Transaction fees

| Package | Fee Waiver | Activity | Fee Waiver 2.0 ¹ | Fee Waiver Plus | Activity 2.01 | Further Accounts |
|--|----------------|----------|-----------------------------|-----------------|---------------|------------------|
| Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase] ⁴ | Free of charge | | | | | |

In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted.

In case the declaration is submitted until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.

| Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction] | | | | | | |
|--|------------|----------|-----------------------------|-----------------|---------------------------|------------------|
| Package | Fee Waiver | Activity | Fee Waiver 2.0 ¹ | Fee Waiver Plus | Activity 2.0 ¹ | Further Accounts |
| Fees of domestic HUF cash withdrawal if the Customer submitted a declaration about free of charge cash withdrawal for the bank account used for the transaction | | | | | | |
| Number of free of charge ATM cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. Transactions are selected based on the transaction date in the actual month. | 2 pieces | | | | | |

| | | | | | | |
|---|---|----------------------|---|--|--|---------|
| Number of further free of charge ATM/post office cash withdrawals per month In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month. | Unlimited from Raiffeisen ATMs ⁶ | | | | | |
| Domestic HUF transactions from Raiffeisen ATM - standard fee ^{1/4} | Unlimited from Raiffeisen ATMs ³ free of charge ⁶ | HUF 604 | 0.65%, min. HUF 272 | 0.65%, min. HUF 272 | 0.65%, min. HUF 604 | HUF 604 |
| Domestic HUF transactions from other ATM – standard fee ^{1/4} | HUF 758 | HUF 604 | 1.30%, min. HUF 758 | 1.30%, min. HUF 814 | 1.30%, min. HUF 604 | HUF 604 |
| Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction] | | | | | | |
| ATM and post office | | | | | | |
| Number of reduced priced cash withdrawals per month In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month. | Unlimited from Raiffeisen ATMs free of charge ⁶ | 2 pcs free of charge | Unlimited from Raiffeisen ATMs 0,65%, min. 272 HUF ¹ | 1 pcs free of charge from Raiffeisen ATM, up to HUF 150,000 with OneCard debit card ⁷ | 2 pcs: 0,65%, min. 272 HUF/pc ¹ | - |
| Domestic HUF transactions from Raiffeisen ATM – standard fee ^{1/4} | Unlimited from Raiffeisen ATMs ³ free of charge ⁶ | HUF 604 | Unlimited from Raiffeisen ATMs 0.65%, min. 272 HUF | 0.65%, min. HUF 272 | 0.65%, min. HUF 604 | HUF 604 |
| Domestic HUF transactions from other ATM – standard fee ^{1/4} | HUF 758 | HUF 604 | 1.30%, min. HUF 758 | 1.30%, min. HUF 814 | 1.30%, min. HUF 604 | HUF 604 |
| Further transaction fees | | | | | | |

| Further Conditions | | | | | | |
|---|------------|----------|------------------------------------|------------------------------------|------------------------------------|------------------|
| Package | Fee Waiver | Activity | Fee Waiver 2.0 ¹ | Fee Waiver Plus | Activity 2.0 ¹ | Further Accounts |
| ATM | | | | | | |
| Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] ¹ | EUR 9.89 | | | | | |
| Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹ | EUR 9.89 | | | | | |
| Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] | HUF 758 | HUF 604 | 1.30%, min. HUF 758 max. HUF 3 272 | 1.30%, min. HUF 814 max. HUF 3 272 | 1.30%, min. HUF 604 max. HUF 3 272 | HUF 604 |
| In branch | | | | | | |
| Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] ¹ | HUF 559 | | | | | |
| Cash withdrawal abroad [Abroad in branch] ¹ | EUR 9.32 | | | | | |
| Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank ¹ | HUF 58 | | | | | |

| | |
|---|--------|
| Debit of Mastercard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card | No fee |
|---|--------|

1.2.2. In case of unconditional account packages

1.2.2.1. Card fees¹

| Package | | Everyday | Dynamic | Base | Menza Student Account | Further Accounts |
|---|------------|-----------|------------|------|-----------------------|------------------|
| Unembossed Start CLEVERcard In case of standard image design | annual fee | HUF 3 317 | | | | |
| Unembossed Start CLEVERcard In case of special image design (not applicable) | annual fee | HUF 3 317 | | | | |
| Embossed Start CLEVERcard In case of standard and special image design (not applicable) | annual fee | | HUF 5 880 | | - | HUF 5 880 |
| VISA Classic (not applicable)* Mastercard Standard bankcard** (card issued instead of VISA Classic) | annual fee | | HUF 5 880 | | - | HUF 5 880 |
| VISA Gold | annual fee | | HUF 18 653 | | - | HUF 18 653 |
| Mastercard Gold | annual fee | | HUF 19 990 | | - | HUF 19 990 |

With Menza Student Account exclusively unembossed Start CLEVERcard is available.

* **Starting from 01 July 2020, no new applications are accepted for Visa Classic cards.** Until 08 November 2020, renewing bankcards and replacement cards will continue to be manufactured as Visa Classic cards.

** Mastercard Standard cards will be issued for cardholders due to the discontinuation of VISA Classic, with the unilateral—favourable or not unfavourable—amendment of the cardholder agreement, of which cardholders will be notified in a separate letter as well. Starting from 01/07/2020, customers may not apply for Mastercard Standard cards.

1.2.2.2. OneCard bankcard¹

| Package | | Everyday | Dynamic | Base | Menza Student Account | Further Accounts |
|-------------------------|----------|-----------|---------|---|-----------------------|------------------|
| OneCard bankcard | éves díj | HUF 5 938 | | Akciós díj: HUF 6 924 ³ Nem akciós díj: HUF 7 589 | HUF 5 938 | |

OneCard has PayPass function.

Detailed information about the OneCard bankcard related discounts and its validity are available at www.onecard.hu website.

The Bank reserves the right to change the list of Partners and/or the discount rates.

1.2.2.3. Transaction fees

| Package | Everyday | Dynamic | Base | Menza Student Account | Further Accounts |
|--|----------------|---------|------|-----------------------|------------------|
| Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase]⁴ | Free of charge | | | | |

In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank and own a bankcard (including Start and Versatile Clever Card) linked to the bank account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

Bank provides the free of charge transactions related to the bank account for which the declaration has been submitted.

In case the declaration is submitted until the 20th day of the given calendar month, the discount is available from the first day of the next calendar month.

| Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer submitted a declaration about free of charge cash withdrawal for the bank account used for the transaction] | | | | | |
|--|-------------------------|-------------------------|------|------------------------|------------------|
| Package | Everyday | Dynamic | Base | Menza Student Account | Further Accounts |
| Number of free of charge ATM cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. Transactions are selected based on the transaction date in the actual month. | 2 pieces | | | | |
| Number of further free of charge ATM/post office cash withdrawals per month In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month. | - | 1 pc | | - | |
| Domestic HUF transactions from Raiffeisen ATM - standard fee ^{1/4} | HUF 604 | | | | |
| Domestic HUF transactions from other ATM – standard fee ^{1/4} | HUF 604 | | | | |
| Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer did not submit a declaration about free of charge cash withdrawal for the bank account used for the transaction] | | | | | |
| Package | Everyday | Dynamic | Base | Menza Student Account | Further Accounts |
| ATM and post office | | | | | |
| Number of reduced priced cash withdrawals per month In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month. | 2 pcs free of charge | 3 pcs free of charge | - | 1 pc free of charge | - |
| Domestic HUF transactions from Raiffeisen ATM – standard fee ^{1/4} | HUF 604 | | | | |
| Domestic HUF transactions from other ATM – standard fee ^{1/4} | HUF 604 | | | | |

| Further transaction fees | | | | | |
|---|----------|---------|----------|-----------------------|------------------|
| Package | Everyday | Dynamic | Base | Menza Student Account | Further Accounts |
| ATM | | | | | |
| Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] ¹ | | | EUR 9.89 | | |
| Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹ | | | EUR 9.89 | | |
| Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] | | | HUF 604 | | |
| In branch with card | | | | | |
| Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] ¹ | | | HUF 559 | | |
| Cash withdrawal abroad [Abroad in branch] ¹ | | | EUR 9.32 | | |
| Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank ¹ | | | HUF 58 | | |
| Debit of Mastercard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card | | | No fee | | |

2. Credit Cards and Versatile CLEVERcard

Acceptance and decision of credit card application is temporarily suspended from 19th March 2020.

The Bank is not accepting applications for Versatile CLEVERcard, Standard (Oxigén) and Gold (Oxigén) Credit Card since 10th July 2013. The attachment 1. with detailed description of reference interest rate and interest rate spread indicator applied by Bank is an integrated part of the List of Conditions.

Detailed information about the OneCard Credit Card related discounts and its validity are available at www.onecard.hu website. The Bank reserves the right to change the list of Partners and/or the discount rates.

2.1. Annual card fees¹

| OneCard Standard Credit Card | 0 HUF | |
|---|---|---|
| | Entering into contract till 19.07.2015. | Entering into contract from 20.07.2015. |
| OneCard Gold Credit Card – includes travel insurance | 9 795 HUF | 17 070 HUF |
| | Issued before 01.04.2012 | Issued after 01.04.2012 |
| Unembossed Versatile CLEVERcard In case of standard and special image design (not applicable) | 5 984 HUF | |
| Embossed Versatile CLEVERcard In case of standard and special image design (not applicable) | 7 990 HUF | |
| Standard (Oxigén) Credit Card (not applicable) | 6 188 HUF | 4 798 HUF |
| Gold (Oxigén) Credit Card – includes travel insurance (not applicable) | 16 502 HUF | 14 406 HUF |

Versatile CLEVERcard and Credit Cards are issued with PayPass function since 7th January 2013. Information about the PayPass function is in point 1.

2.2. Transaction fees

2.2.1. OneCard Credit Cards

| | |
|---|------------------------|
| Purchase ⁴ | Free of charge |
| Monthly cycle closing fee (per Card) ¹ | 602 HUF |
| Mobil Banking service monthly fee ^{1/8} | 432 HUF / phone number |

| | |
|--|---|
| Cash withdrawal with credit card⁹ | 50% of the credit limit can be withdrawn as cash as basic setup |
| ATM and post office and in branch with card | |
| Domestic HUF transactions ^{1/4} | 2,72%, min 1 078 HUF |
| Domestic ATM (non HUF transaction ¹) | 2,72%, min 6,52 EUR |
| Abroad in post office or in branch ¹ | 2,72%, min 6,52 EUR |
| Abroad ATM ¹ – except in EEA state in EUR | 2,72%, min 6,52 EUR |
| Abroad ATM ¹ – in EEA state in EUR | 2,72%, min 1 078 HUF |
| Balance inquiry at Raiffeisen ATM ¹ | 166 HUF |

2.2.2. Not applicable products

| | |
|--|---|
| Purchase⁴ | Free of charge |
| Cash withdrawal with Versatile CLEVERcard⁹ | Maximum 50% of the credit limit can be withdrawn as cash, if the credit limit cash withdrawal option is available with the card. - If cash is withdrawn from bankaccount linked to Versatile Clevercard, than Bank applies fees listed above in part 1.1.4. or 1.2.4 - If cash is withdrawn from credit limit of the credit card, than the fee of first 3 transactions is 0 HUF, and all the following transactions: - at Raiffeisen ATM in Hungary: 0 HUF - at other domestic ATM: 604 HUF. Transactions are selected based on the date of accountancy in the actual month. |
| Cash withdrawal with credit card⁹ | Maximum 50% of the credit limit can be withdrawn as cash. |
| ATM and post office and in branch with card | |
| Domestic HUF transactions ^{1/4} | 1 473 HUF |
| Domestic ATM (non HUF transaction ¹) | 9,82 EUR |
| Abroad in post office or in branch ¹ | 9,82 EUR |
| Abroad ATM ¹ – except in EEA state in EUR | 9,82 EUR |
| Abroad ATM ¹ – in EEA state in EUR | 1 473 HUF |
| Balance inquiry at Raiffeisen ATM ¹ | 58 HUF |

2.3. Other credit card account transactions

| | | |
|---|------------------------|-------------------------------------|
| Money transfer | | |
| via Raiffeisen Direkt or DirektNet or myRaiffeisen ¹⁰ – from credit card account linked to OneCard Standard or OneCard Gold Credit Cards | inbank ¹ | 1.09% + 544 HUF, maximum 54 829 HUF |
| | interbank ¹ | 1.09% + 544 HUF, maximum 54 829 HUF |
| via Raiffeisen Direkt or DirektNet or myRaiffeisen ¹⁰ – from credit card account linked to Versatile CLEVERCard or Standard (Oxigén) or Gold (Oxigén) Credit Cards | inbank ¹ | 1.09% + 544 HUF, maximum 8 687 HUF |
| | interbank ¹ | 1.09% + 544 HUF, maximum 8 687 HUF |
| Minimum amount of money transfer | | 1 000 HUF |
| In case of credit card consolidation: transfer of outstanding balance through Raiffeisen Direkt | | free of charge |
| Direct debit transaction with OneCard Credit Card | | free of charge |

The money transfer and the direct debit transactions are debiting the unused part of the credit card account.

After the money transfer transactions the cash withdrawal interest rate is calculated.

The direct debit transactions are considered as purchase transactions, so the fees and interest is calculated as by other purchase transactions.

The fees are debited on the credit card account on the day of the transaction.

There can be additional cost on top of the above listed fees by the other participating partner bank.

The Raiffeisen Bank Account, electronic services List of Conditions in force contains the regulations about withdrawing, revoking money transfers, terminating direct debits and money transfer executions.

2.4. Conditions of the Credit Limits

| | |
|--|-----------------------------|
| Size of the credit limit the customer may apply for | |
| OneCard Standard Credit Card | |
| Contract entered into force before 01.12.2017. | 100 000 HUF – 5 000 000 HUF |
| Contract entered into force after 01.12.2017. | 110 000 HUF – 5 000 000 HUF |
| OneCard Gold Credit Card | 700 000 HUF – 5 000 000 HUF |

| | | |
|---|---|--|
| Versatile CLEVERcard (not applicable) | 100 000 HUF – 750 000 HUF | |
| Standard (Oxigén) Credit Card (not applicable) | 150 000 HUF – 750 000 HUF | |
| Gold (Oxigén) Credit Card (not applicable) | 450 000 HUF – 750 000 HUF | |
| Withdrawal fee of the credit limit | 0 HUF | |
| Interest rate | | |
| Not applicable products ¹¹ | | |
| Versatile CLEVERcard, Standard (Oxigén) Credit Card, Gold (Oxigén) Credit Card | 28,38% | |
| OneCard Standard Credit Card purchase interest rate | | |
| - Contract entered into force before 01.02.2015. ¹¹ | | |
| credit line 100 000 – 199 000 HUF | 25,74% | |
| credit line above 200 000 HUF | 29,58% | |
| - Contract entered into force between 01.02.2015 and 01.12.2017 ¹² | | |
| credit line 100 000 – 199 000 HUF | MNB base rate + 25,14% spread | |
| credit line above 200 000 HUF | MNB base rate + 28,98% spread | |
| - Contract entered into force after 01.12.2017 ¹¹ | | |
| credit line 110 000 – 209 000 HUF | MNB base rate + 25,14% spread | |
| credit line above 210 000 HUF | MNB base rate + 28,98% spread | |
| OneCard Gold Credit Card purchase interest rate | | |
| - Contract entered into force before 01.02.2015. ¹¹ | 28,98% | |
| - Contract entered into force after 01.02.2015 ¹¹ | MNB base rate + 28,38% spread | |
| OneCard Credit Card cash withdrawal interest rate | | |
| - Contract entered into force before 01.02.2015. ¹¹ | 33,90% | |
| - Contract entered into force after 01.02.2015 ¹¹ | MNB base rate + 33,30% spread | |
| In case of credit card consolidation with OneCard Credit Card the interest rate of outstanding balance transfer | MNB base rate + 9,09% spread | |
| THM¹³ | | |
| Not applicable products | | |
| unembossed Versatile CLEVERcard | 33,3% | |
| embossed Versatile CLEVERcard | 33,1% | |
| Standard (Oxigén) Credit Card | | |
| Issued before 01.04.2012 | 35,0% | |
| Issued after 01.04.2012 | 34,3% | |
| Gold (Oxigén) Credit Card | | |
| Issued before 01.04.2012 | 38,7% | |
| Issued after 01.04.2012 | 37,9% | |
| OneCard Standard Credit Card | | |
| - Contract entered into force before 01.02.2015. | | |
| credit line 100 000 – 199 000 HUF | 34,7% | |
| credit line above 200 000 HUF | 37,2% | |
| - Contract entered into force between 01.02.2015 and 01.12.2017 | | |
| credit line 100 000 – 199 000 HUF | 34,7% | |
| credit line above 200 000 HUF | 37,2% | |
| - Contract entered into force after 01.12.2017 | | |
| credit line 110 000 – 209 000 HUF | 34,5% | |
| credit line above 210 000 HUF | 37,2% | |
| OneCard Gold Credit Card | | |
| - Contract entered into force before 19.07.2015. | 37,6% | |
| - Contract entered into force from 20.07.2015. | 39,5% | |
| Repayment conditions | | |
| Monthly minimum repayable amount of credit limit spent | 5% of the used credit limit and the unpaid minimum repayable amount from the previous billing period, but minimum HUF 5 000 | |
| Date of monthly statement | 25 th of each month | The last banking day before, when statement date is not a banking day. |
| Due date of minimum repayable amount | 10 th of each month | The next banking day, when repayment date is a not banking day. |
| Monthly penalty - if the minimum amount is not repaid by deadline ¹ | 4 656 HUF | |
| Credit limit overshooting fee ¹ | 4 656 HUF | |
| Branch repayment fee in case of OneCard Credit Card ¹ | 321 HUF | |
| Versatile CLEVERcard Limit Fill-up Service fee of successful transactions ¹ | 259 HUF | |
| | Entering into contract till 19.07.2015. | Entering into contract from 20.07.2015. |
| OneCard Credit Card Limit Fill-up Service fee of successful transactions ¹ | 321 HUF | 1 081 HUF |

| | |
|---|-------|
| Minimum amount payment Service for Versatile CLEVERcard and Standard (Oxigen) Credit Card | 0 HUF |
| Minimum amount payment Service for credit cards | 0 HUF |

Reference interest rate and the interest rate spread modification indicator is described in attachment 1.

2.5. Instalment conditions in case of outstanding debt on credit card agreement

The goal of the instalment agreement related to outstanding debt on credit card agreement is to schedule instalment payment of this debt.

The Raiffeisen Personal Loan conditions valid from second interest period without interest rate discount are applicable for instalment agreement related to credit card outstanding debt. The interest rate is fixed for the whole duration. Interest rate condition can be found in the Terms and Conditions of Raiffeisen Bank Unsecured Loan in Hungarian.

Bank does not charge fee of contract modification.

3. Further Conditions

| | |
|---|---|
| Change of the account that is linked to the bank or CLEVER card ¹ | HUF 662 |
| Supplementary card fee | The fee won't be debited, if the supplementary card has been issued instead of the previous card that hasn't been delivered by post; if the card has been produced with wrong data due to the Bank's fault; or if the previous card malfunctioned despite its proper usage that is confirmed by the investigation of the Bank. The investigation can be requested by handing over the card in a branch. |
| gold cards and Mastercard Premium Platina card ¹ | HUF 3 328 |
| in case of cards with special image design ^{1/14} | HUF 2 660 |
| further cards ¹ | HUF 1 327 |
| Limit change [Change of daily card usage limit] ^{1/15} | HUF 327 |
| Blocking and unblocking of card not present bankcard transactions | |
| At the branch ¹ | Promotional fee: until 31/12/2020: 0 HUF Standard fee: HUF 327 |
| Via Raiffeisen Direkt ¹ | Promotional fee: until 31/12/2020: 0 HUF Standard fee: HUF 327 |
| Extra change of daily card usage limit valid for one day ^{1/15} As of 19 October 2016 the amount of extra limit increase in respect of bankcard cash withdrawal limits may not exceed the amount of HUF 3,200,000 (or its foreign currency equivalent) / week per customer | HUF 2 660 |
| Change of PIN code ^{1/16} | First change is free of charge, after that HUF 58 per change |
| Replacement of PIN code ¹ - the replaced PIN code is available only in branch | First replacement is free of charge, after that HUF 662 per replacement |
| Emergency services | |
| Emergency cash withdrawal abroad in bank branch by SWIFT (max. 2 500 USD) ¹ | HUF 6 665 |
| Bankcard (or PIN) delivery by courier service to abroad ¹ | HUF 13 338 |
| Bankcard and PIN delivery by courier service to abroad (in two separate packages) ¹ | HUF 22 507 |
| Card delivered to the branch of the Bank ^{1/17} | HUF 2 660 |
| Breach of contract in case of credit card consolidation ¹ | HUF 31 020 |
| Validity of card, OneCard bank and credit card | 3 years |

ApplePay:

The Cardholder may digitalise his/her Mastercard type bankcard (including credit cards) issued by the Bank for individual payment accounts in the Apple Wallet app installed on his/her own Apple device (iPhone, iPad, Apple Watch, Mac), as a result of which it will appear as a digital bankcard in Apple Wallet. Using Apple Pay, the Cardholder may pay with his/her Apple device without physically holding the bankcard, after unlocking the same, at any card accepting location where contactless and Apple Pay payment is possible, as well as in diverse applications, and in the course of internet purchases. For Apple Pay card transactions the fees connected to the relevant bank card in a certain account package, shall be charged by the Bank. ApplePay usage is free of charge.

RaiPay:

The Cardholder may digitalise his/her Mastercard type bankcard (including credit cards) issued by the Bank in the RaiPay application installed on his/her own Android device. As a result of which it will appear as a digital bankcard in the RaiPay application the Cardholder may pay with his/her Android device without physically holding the bankcard, at any card accepting location where contactless payment is possible. For RaiPay card transactions the fees connected to the relevant bank card in a certain account package, shall be charged by the Bank. RaiPay usage is free of charge.

The Android device must be unlocked for each payment to be made.

In case the payment exceeds 20.000 HUF (a "high value payment"), the Cardholder shall be required to approve the payment transaction by entering the RaiPay code as well. If the sum of several consecutive payments whose amount is lower than a high amount of payment reaches 100.000 HUF, the Cardholder shall approve the payment by entering the RaiPay code as well.

Regarding the launch of RaiPay service and the applicability of provisions applied to RaiPay in the List of Conditions and the General Terms & Conditions, Bank will inform it's customers in a separate Announcement.

The Mastercard bankcards are considered contactless bankcards.

In case of contactless purchases below HUF 5 000, or below the defined amount in other countries outside Hungary, the Minicard can be used at contactless payment acceptance points without signature or PIN code. In case of purchases above HUF 5 000, or above the defined amount in other countries outside Hungary (e.g. EUR 20), the cardholder has to approve the transaction with PIN code.

The value date of debiting means the day when the international bankcard association files the transaction slip with the Bank, and the Bank executes booking qualifying as the settlement of the transaction. It is on this day that the Bank pays the equivalent of the transaction to the card honouring retailer. The Bank undertakes to debit the Customer's bank account attached to the bankcard within 15 days of the Bank's receipt – sent by the international Card Association – of the transaction slip at the latest. If the Bank keeps several accounts for the Customer, the Customer may request – against payment of a fee specified in the List of Terms and Conditions – to have his or its bankcard attached to another bank account kept at the Bank on behalf of the Customer. The international bankcard association shall settle the transaction in HUF, USD or EUR. If the transaction is effected in a currency different from these currencies of settlement, the international card association shall convert the amount of the transaction at its own rates of exchange. The country of the transaction shall not be decisive as far as the currency of settlement is concerned. If the currency of the bank account attached to the bankcard differs from the currency used by the international bankcard association in the course of settlement, the Bank shall convert the relevant amount at its own foreign currency buying / selling rate quoted on the date of the conversion, and debit the bank account with this converted amount, plus conversion charges as per the List of Terms and Conditions from time to time in effect.

4. Daily limits for the cards

| Daily limit for cash withdrawal | Default | Maximum |
|---|------------------------------|-------------------|
| VISA Gold, Mastercard Gold, Mastercard Premium Gold bank card, Mastercard Premium Platina bank card | 150 000 HUF | 500 000 HUF |
| CLEVERcard | 150 000 HUF | 300 000 HUF |
| further debit cards | 150 000 HUF | 300 000 HUF |
| OneCard bankcard | 150 000 HUF | 300 000 HUF |
| Credit cards | 300 000 HUF | |
| Maximum number of cash withdrawals per day | 5 | |
| Daily limit for purchases | Default | Maximum |
| Start CLEVERcard | 100 000 HUF | available balance |
| other debit cards | 100 000 HUF | available balance |
| OneCard bankcard | 100 000 HUF | available balance |
| Credit cards | Up to available credit limit | |
| Maximum number of purchases per day | 15 | |
| Transaction purchase limit in e-commerce | 50 000 000 HUF | |

Customer can apply for individual daily limit setup upto the maximum values and also a temporary daily cash withdrawal limit increase over the maximum limit value or temporary increase over the maximum number of cash withdrawal or purchase transaction for one day.

5. Insurances

Travel insurance (accident, disease, luggage included)

| | By 2016.04.30 | From 2016.05.01 |
|-------------|---------------|-----------------|
| Yearly cost | 3 025 HUF | 3 990 HUF |

The validity of the insurance is the same as the validity of the card. The annual insurance cost will be charged as follows: in case of debit cards, the first fee is charged at the same time with the issue of debit card. In the following years, the fee is charged on the first working day of the month after the month equivalent to the card expiry month. In case of credit cards, the first fee is charged at the same time with the card activation; in the following years, the fee is charged on the settlement day in the month equivalent to the card expiry month. In case the customer terminates the insurance service, the remaining part of the cost paid is reimbursed if any. The cost of the insurance is covered by the annual Card fee in case of VISA Gold card and Gold (Oxigén) Credit Cards.

These Raiffeisen bank cards and credit cards annual fees include the travel insurance fee

- Mastercard Gold bank card
- Visa Gold bank card
- Gold(Oxigen) credit card
- OneCard Gold credit card

Credit Shield

| | |
|--------------------------------------|--|
| Credit Shield (Cardif) Basic pack | 0,69 % of the closed balance of the credit limit on the statement date |
| Credit Shield (Cardif) Senior 1 pack | 0,49 % of the closed balance of the credit limit on the statement date |
| Credit Shield (Cardif) Senior 2 pack | 0,39 % of the closed balance of the credit limit on the statement date |
| Credit Shield (Uniqa) monthly cost | 0,30 % of the closed balance of the credit limit on the statement date |

The content of the insurance accords to the existence of the credit limit, except those cases if the insurance is cancelled during that period. The Bank debits the cost of the insurance on the credit card account in every month on the day of the statement closing. The insurance is available for Versatile CLEVERcard and for all consumer credit cards.

6. Allowances, promotions

Credit Card Payment Protection Insurance (Cardif) Autumn 2020 promotion

For the period from 1st Sept 2020 to 31 December 2020, Raiffeisen Bank Zrt. announces a promotion, under which for all customers holding a OneCard Standard or OneCard Gold Credit Card who request Cardif Payment Protection Insurance—subject to the relevant Retail List of Conditions—to cover their newly requested or already existing OneCard Standard or OneCard Gold Credit Cards, the Bank shall credit the first 2 months' insurance fee of the Cardif Payment Protection Insurance to the customers' accounts. Only such principal cardholders are eligible to participate in the promotion who have Cardif Payment Protection Insurance at the time of crediting of the insurance fee, but did not have such insurance over the 12 months preceding their application, 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 Cardif Payment Protection Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same credit card account as was debited by the Bank earlier with the insurance fee amounts.

Credit Card Payment Protection Insurance (Cardif) Summer 2020 promotion

For the period from 1st July 2020 to 30 Sept 2020, Raiffeisen Bank Zrt. announces a promotion, under which for all customers holding a OneCard Standard or OneCard Gold Credit Card who request Cardif Payment Protection Insurance—subject to the relevant Retail List of Conditions—to cover their newly requested or already existing OneCard Standard or OneCard Gold Credit Cards, the Bank shall credit the first 2 months' insurance fee of the Cardif Payment Protection Insurance to the customers' accounts. Only such principal cardholders are eligible to participate in the promotion who have Cardif Payment Protection Insurance at the time of crediting of the insurance fee, but did not have such insurance over the 12 months preceding their application, 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 Cardif Payment Protection Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same credit card account as was debited by the Bank earlier with the insurance fee amounts.

1. Attachement

Name of Reference Rate: MNB Base Rate

Currency of Reference Rate: HUF

Maturity of Reference Rate: same as applied for MNB Base Rate

Definition of Reference Rate: Normative interest rate determined by National Bank of Hungary (MNB) affecting to the paid interest for bank deposits and payable interest for bank loan.

Availability of Reference Rate: Actual value of reference rate can be found on web page of National Bank of Hungary (<http://www.mnb.hu>).

Frequency of modification: according to the MNB Base Rate changes

Interest Rate Spread modification indicator: HOF, the value of which is 0, and fixed during the contract is in force. The actual value of the indicator is published on web page of National Bank of Hungary (<http://www.mnb.hu>).

Bank will change the interest rate exclusively in line with MNB base rate – as reference rate – change.

2. Attachement

Cash Back terms and conditions of the OneCard Credit cards

<https://onecard.raiffeisen.hu/penzviszateritesi-szabalyzat> (available only in Hungarian)

¹ 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.

² The Bank withdraws the promotion about the first application fee of bankcards as of 12 August 2016.

³ The promotion is valid until withdrawal. The promotional fee is valid for annual fees charged during the promotional period.

⁴ Paying postal check or other services by bankcard at the post offices, is considered as cash withdrawal or purchase depending on the POS terminal applied by Magyar Posta. For more information, please visit the website of the Magyar Posta (<http://posta.hu>).

⁵ This promotion is valid till 31st December 2020. The promotional fee is valid for annual fees charged during the promotional period.

⁶ Free of charge cash withdrawals apply only to transactions from Raiffeisen ATMs.

⁷ From 1 February 2014 the promotional condition for FeeWaiver Plus account package is withdrawn. After the withdrawal of the promotion the Bank provides 1 pc free of charge HUF transaction from Raiffeisen ATM, up to 150 000 HUF with OneCard debit card.

⁸ The monthly fee of OneCard Credit card includes the fee of Kártyainfo and - if set up than Számlainfo services, accordingly contains unlimited number of SMS advices about transactions initiated with credit card or booked on credit card account.

⁹ In accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, 36/A. § section (4) point c), Raiffeisen Bank provides two HUF cash withdrawals for free of charge per month from any Automated Teller Machine (ATM) in Hungary up to HUF 150,000 in total for customers who submitted a declaration at Raiffeisen Bank by 15th January 2014 and on 22nd November 2013 owned a creditcard (including Versatile Clever Card) linked to the creditcard account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

¹⁰ The following payment orders are currently not available via myRaiffeisen:

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

¹¹ Following 1st February 2015, the interest rate of credit cards issued before 1st February 2015 will be changed in line with MNB base rate – as reference rate – change. Frequency of modification of interest rate equals the change of MNB base rate. The effective interest rates have not changed by introducing yearly interest rate instead of monthly interest rates announced before 1st February 2015 in the List of Conditions.

¹² Interest rate spread: Bank applies HOF interest rate spread modification indicator, based on which the spread is fixed, and the unilateral modification by the Bank is not allowed.

¹³ The value of the THM (total credit charge ratio) has been determined on the basis of the terms & conditions currently in force, and effective laws, and its measure is subject to change upon any change in such conditions.

The calculation of the THM (total credit charge ratio) applies to HUF 375 000 credit limit with the following exceptions:

Credit limit:

- for Gold Credit Card 450 000 HUF
- for OneCard Gold Credit Card 700 000 HUF
- for OneCard Standard Credit Card
 - o contract entered into force before 01.12.2017 with credit limit 100 000 – 199 000 HUF: 199 000 HUF
 - o contract entered into force after 01.12.2017 with credit limit 110 000 – 209 000 HUF: 209 000 HUF

and the THM calculations are based on the followings:

- term: 1 year
- interest rate with OneCard Credit Card is the purchase interest rate
- fees:
 - in case of Standard Oxigen, Gold Oxigen, OneCard Standard and OneCard Gold Credit Cards the annual card fees and the monthly cycle closing fee
 - in case of Versatile Clever Card the difference between the annual card fees of Start and Versatile Clever.
- in case of Versatile Clever Cards the Base account package is applied with 0 account keeping monthly fee.

The Bank's letter of advice – which is inseparable part of the individual contract – contains the value of the THM (total credit charge ratio) for the approved individual contracts. The value of the THM (total credit charge ratio) concerning the credit limit approved by Bank may differ from the value of the THM listed in the present Terms and Conditions. The settlement period that was taken into account for the calculation of the THM (total credit charge ratio) lasts from the 25th day of every month to the 25th day of the next month. If the peremptory day is not a banking workday than the antecedent day prior to the peremptory day must be taken into account for the calculation of the settlement period. For Versatile CLEVERcard application the Bank requires not mandatory to open an account with monthly fee.

The calculation of the THM is performed as followed:

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

Where:

H : the amount of the loan reduced with the costs of the admission of the loan,

A_k : amount of the k-th repayment instalment,

m : number of repayment instalment,

t_k : the k-th repayment instalment expressed in years or in fraction year,

i : the value of the THM

¹⁴ From 2nd February 2016 the CLEVERcards with Special Image design will be renewed with the image of the card that expires. Customer can change his/her expiring card to a standard card with the same cardtype of the expiring card, at latest on the 40th days prior the last day of the month of the expiry date.

¹⁵ The fee is debited after changing any number or amount daily limit of cash withdrawals or card purchases. The extra change of daily card usage limit - and therefore the fee of this limit change - is applicable, if the new limit exceeds the maximum limits described in this List of terms and conditions.

¹⁶ New code can be requested as a PIN replacement as stated in point 3 of this condition list.

¹⁷ The fee won't be debited in case of supplementary card, and if the card couldn't be delivered by Post: (1) customer's foreign mailing address, (2) on receipt of the card the cardholder's presence is needed in case of card won as prize, claimed by the internet, pre-approved, (3) Cardholder was not identified at the application. The identification can be accepted by the presence of the cardholder in person, or by receiving the notarized copies of the identification documents of the cardholder. The copies should be signed by the cardholder as well and delivered to one of our branch by an authorized third person.