

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

Effective as of 06th of August 2021, until withdrawal

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

The amendments in the List of Conditions from the 06th of August 2021:

- *Cards related to the Yelloo Account are introduced*

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

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 and Online	Base 2.0	Yelloo	Account in foreign currency	Further Accounts
Available bankcards							
Unembossed Start CLEVERcard In case of standard image design	annual fee	HUF 4 344	HUF 4 344	HUF 3 478	HUF 4 491	HUF 4 344	HUF 3 426
	application fee	HUF 2 436	HUF 2 722	HUF 2 815 ²		HUF 2 436	-
VertiCard (Mastercard Unembossed bank card)	annual fee	Promotional fee: HUF 0 ¹⁸ Standard fee: HUF 5 499	HUF 5 499	HUF 5 499		Promotional fee: HUF 0 ²⁰ Standard fee: HUF 5 499	HUF 5 499
	application fee	1 st application fee: Promotional fee: HUF 0 ¹⁸ Standard fee: HUF 2 990 From 2 nd issue: HUF 2 990	1 st application fee: Promotional fee: HUF 0 ¹⁸ Standard fee: HUF 2 990 From 2 nd issue: HUF 2 990	For Everyday 2.0 and Base 2.0: HUF 2 990 For Online: 1 application fee: Promotional fee: HUF 0 ¹⁹ Standard fee: HUF 2 990 From 2 nd issue: HUF 2 990		1 st application fee: Promotional fee: HUF 0 ²⁰ Standard fee: HUF 2 990 From 2 nd issue: HUF 2 990	HUF 2 990
VISA Gold	annual fee	HUF 18 635	HUF 21 660	HUF 22 396		HUF 22 396	HUF 19 269
Mastercard Gold	annual fee	HUF 19 990	HUF 19 990	HUF 19 990		HUF 19 990	HUF 19 990
Non-available bankcards							
Unembossed Start CLEVERcard In case of special image design (not applicable)	annual fee	HUF 4 344	HUF 4 344	HUF 3 478	HUF 4 491	HUF 3 478	HUF 3 426
	application fee	HUF 2 436	HUF 2 722	HUF 2 815 ²		HUF 2 815 ²	-
Embossed Start CLEVERcard In case of standard and special image design (not applicable)	annual fee	Promotional fee: HUF 6 520 ³ Standard fee: HUF 7 183	Promotional fee: HUF 6 520 ³ Standard fee: HUF 7 183	Promotional fee: HUF 5 728 ³ Standard fee: HUF 6 290	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 5 728 ³ Standard fee: HUF 6 290	HUF 6 074
	application fee	HUF 2 756	HUF 3 046	HUF 3 150 ²		HUF 3 150 ²	-

Package		Feewinner	Activity 3.0	Everyday 2.0 and Online	Base 2.0	Yellow	Account in foreign currency	Further Accounts
Mastercard Standard bankcard** (card issued instead of VISA Classic)	annual fee	Promotional fee: HUF 6 520 ³ Standard fee: HUF 7 183	Promotional fee: HUF 6 520 ³ Standard fee: HUF 7 183	Promotional fee: HUF 5 728 ³ Standard fee: HUF 6 290	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 5 728 ³ Standard fee: HUF 6 290		HUF 6 074
	application fee	HUF 2 756	HUF 3 46	HUF 3 150 ²		HUF 3 150 ²		-

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: Unembossed Start CLEVERcard (in case of standard image design)¹: annual fee HUF 3 478 and application fee HUF 2 815. Additional card types are not applicable for Basic Account.

** 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 and Online	Base 2.0	Yellow	Account in foreign currency	Further Accounts
OneCard bankcard	annual fee	Promotional fee: HUF 6 520 ³ Standard fee: HUF 7 183	Promotional fee: HUF 6 520 ³ Standard fee: HUF 7 183	Promotional fee: HUF 5 728 ³ Standard fee: HUF 6 290	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 5 728 ³ Standard fee: HUF 6 290		HUF 6 134
	application fee	HUF 2 756	HUF 3 046	HUF 3 150 ²		HUF 3 150 ²		-

OneCard has PayPass function.

The OneCard partner program was discontinued on the 28th of February 2021.

OneCard bankcard is not applicable for Basic Account.

1.1.3. Transaction fees

Package	Feewinner ¹	Activity 3.0 ¹	Everyday 2.0 ¹	Online	Base 2.0 ¹	Yellow	Account in foreign currency, ¹ Basic	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	Free of charge ¹	0.34%, min. HUF 113 Ft, max. HUF 6 753 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.

Package	Feewinner ¹	Activity 3.0 ¹	Everyday 2.0 ¹	Online, Yelloo	Base 2.0 ¹	Basic ¹	Account in foreign currency	Further Accounts
Domestic HUF transactions from Raiffeisen ATM – standard fee ^{1/4}	0.65%, min. HUF 272	0.65%, min. HUF 603	0.67%, min. HUF 624		1.34%, min. HUF 845	0.67%, min. HUF 624		HUF 624
Domestic HUF transactions from other ATM – standard fee ^{1/4}	1.30%, min. HUF 813	1.30%, min. HUF 603	1.34%, min. HUF 624		1.34%, min. HUF 845	1.34%, min. HUF 624		HUF 624
Further transaction fees								
ATM								
Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] ¹					EUR 10.22			
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹					EUR 10.22			
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR]	1.30%, min. HUF 813 max. HUF 3 268	1.30%, min. HUF 603 max. HUF 3 268	1.34%, min. HUF 624 max. HUF 3 380		1.34, min. HUF 845 max. HUF 3 380	1.34%, min. HUF 624 max. HUF 3 380		HUF 624
In branch								
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] ¹					HUF 577			
Cash withdrawal abroad [Abroad in branch] ¹					EUR 9.63			
Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank ¹					HUF 60			

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: HUF 3 385 ⁵ Standard fee: HUF 4 126	HUF 4 491	HUF 4 491	HUF 4 491	HUF 3 426
	application fee	-	HUF 2 815 ²	HUF 2 518 ²	HUF 2 815 ²	-
Unembossed Start CLEVERcard In case of special image design (not applicable)	annual fee	Promotional fee: HUF 3 385 ⁵ Standard fee: HUF 4 126	HUF 4 491	HUF 4 491	HUF 4 491	HUF 3 426
	application fee	-	HUF 2 815 ²	HUF 2 518 ²	HUF 2 815 ²	-
Embossed Start CLEVERcard In case of standard and special image design (not applicable)	annual fee	Promotional fee: HUF 5 978 ⁵ Standard fee: HUF 6 468	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	HUF 6 074
	application fee	-	HUF 3 150 ²	HUF 2 850 ²	HUF 3 150 ²	-
Mastercard Standard bankcard* (card issued instead of VISA Classic)	annual fee	Promotional fee: HUF 6 275 ⁵ Standard fee: HUF 6 763	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	HUF 6 074
	application fee	-	HUF 3 150 ²	HUF 2 850 ²	HUF 3 150 ²	-
VISA Gold	annual fee	HUF 19 269	HUF 22 396	HUF 19 269	HUF 22 396	HUF 19 269
Mastercard Gold	annual fee	HUF 19 990	HUF 19 990	HUF 19 990	HUF 19 990	HUF 19 990

* 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	HUF 3 385	HUF 4 491	HUF 4 491	HUF 4 491	HUF 3 426
	application fee	-	HUF 2 815 ²	HUF 2 518 ²	HUF 2 815 ²	-
Unembossed Start CLEVERcard In case of special image design (not applicable)	annual fee	HUF 3 385	HUF 4 491	HUF 4 491	HUF 4 491	HUF 3 426
	application fee	-	HUF 2 815 ²	HUF 2 518 ²	HUF 2 815 ²	-
Embossed Start CLEVERcard In case of standard and special image design (not applicable)	annual fee	HUF 5 978	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	HUF 6 074
	application fee	-	HUF 3 150 ²	HUF 2 850 ²	HUF 3 150 ²	-
Mastercard Standard bankcard* (card issued instead of VISA Classic)	annual fee	HUF 6 275	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	HUF 6 074
	application fee	-	HUF 3 150 ²	HUF 2 850 ²	HUF 3 150 ²	-
VISA Gold	annual fee	HUF 19 269	HUF 22 396	HUF 19 269	HUF 22 396	HUF 19 269

* 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 6 238 ⁵ Standard fee: HUF 6 288		Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	HUF 6 134
	application fee	-		HUF 3 150 ²	HUF 2 850 ²	HUF 3 150 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 6 238		Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	Promotional fee: HUF 6 742 ³ Standard fee: HUF 7 427	HUF 6 134
	application fee	-		HUF 3 150 ²	HUF 2 850 ²	HUF 3 150 ²	-

OneCard has PayPass function.

The Onecard partner program was discontinued on the 28th of February 2021.

1.2.1.3. Transaction fees

Package	Fee Waiver	Activity	Fee Waiver 2.0 ¹	Fee Waiver Plus	Activity 2.0 ¹	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 - free of charge ⁶	HUF 624	0.67%, min. HUF 281	0.67%, min. HUF 281	0.67%, min. HUF 624	HUF 624
Domestic HUF transactions from other ATM – standard fee ^{1/4}	HUF 783	HUF 624	1.34%, min. HUF 783	1.34%, min. HUF 841	1.34%, min. HUF 624	HUF 624

Package	Fee Waiver	Activity	Fee Waiver 2.0 ¹	Fee Waiver Plus	Activity 2.0 ¹	Further Accounts
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 0.67%, min. HUF/pc 281 ¹	1 pcs free of charge HUF transaction from Raiffeisen ATM, up to HUF 150,000 with OneCard debit card ⁷	2 pcs: 0.67%, min. HUF/pc 281 ¹	-
Domestic HUF transactions from Raiffeisen ATM – standard fee ^{1/4}	Unlimited from Raiffeisen ATMs free of charge ⁶	HUF 624	Unlimited from Raiffeisen ATMs 0.67%, min. HUF/pc 281	0.67%, min. HUF 281	0.67%, min. HUF 624	HUF 624
Domestic HUF transactions from other ATM – standard fee ^{1/4}	HUF 783	HUF 624	1.34%, min. HUF 783	1.34%, min. HUF 841	1.34%, min. HUF 624	HUF 624

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 10.22					
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹	EUR 10.22					
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR]	HUF 783	HUF 624	1.34%, min. HUF 783 max. HUF 3 380	1.34%, min. HUF 841 max. HUF 3 380	1.34%, min. HUF 624 max. HUF 3 380	HUF 624
In branch						
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] ¹	HUF 577					
Cash withdrawal abroad [Abroad in branch] ¹	EUR 9.63					
Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank ¹	HUF 60					

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 3 426				
Unembossed Start CLEVERcard In case of special image design (not applicable)	annual fee	HUF 3 426				
Embossed Start CLEVERcard In case of standard and special image design (not applicable)	annual fee		HUF 6 074		-	HUF 6 074
Mastercard Standard bankcard* (card issued instead of VISA Classic)	annual fee		HUF 6 074		-	HUF 6 074
VISA Gold	annual fee		HUF 19 269		-	HUF 19 269
Mastercard Gold	annual fee		HUF 19 990		-	HUF 19 990

With Menza Student Account exclusively unembossed Start CLEVERcard is available.

* 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	annual fee	HUF 6 134		Promotional fee: HUF 7 152 ³ Standard fee: HUF 7 839	HUF 6 134	

OneCard has PayPass function.

The Onecard partner program was discontinued on the 28th of February 2021.

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 624				
Domestic HUF transactions from other ATM – standard fee ^{1/4}	HUF 624				
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 624				
Domestic HUF transactions from other ATM – standard fee ^{1/4}	HUF 624				

Further transaction fees					
Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
ATM					
Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] ¹			EUR 10.22		
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] ¹			EUR 10.22		
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR]			HUF 624		
In branch with card					
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] ¹			HUF 577		
Cash withdrawal abroad [Abroad in branch] ¹			EUR 9.63		
Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank ¹			HUF 60		

2. Credit Cards and Versatile CLEVERcard

Credit Card application will be available again from 1st of January 2021.

Acceptance and decision of credit card application was temporarily suspended between 19th March 2020 and 31st December 2021.

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.

Related to the OneCard Credit card product renewal the former OneCard Credit Card cash-back program is terminated on 30th June 2021. From 1st July 2021 new OneCard credit card cash-back rules take effect, which forms the 2nd attachment of this List of conditions.

2.1. Annual card fees¹

OneCard Standard Credit Card	HUF 0	
	Entering into contract till 19.07.2015.	Entering into contract from 20.07.2015.
OneCard Gold Credit Card – includes travel insurance	HUF 10 118	HUF 17 350
	Issued before 01.04.2012	Issued after 01.04.2012
Unembossed Versatile CLEVERcard In case of standard and special image design (not applicable)	HUF 6 181	
Embossed Versatile CLEVERcard In case of standard and special image design (not applicable)	HUF 8 254	
Standard (Oxigén) Credit Card (not applicable)	HUF 6 392	HUF 4 956
Gold (Oxigén) Credit Card – includes travel insurance (not applicable)	HUF 17 047	HUF 14 881

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	HUF 614
Mobil Banking service monthly fee ^{1/8}	HUF 446 / phone number
Cash withdrawal with credit card ⁹	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}	2,81%, min HUF 1 114
Domestic ATM (non HUF transaction) ¹	2,81%, min EUR 6,74
Abroad in post office or in branch ¹	2,81%, min EUR 6,74
Abroad ATM ¹ – except in EEA state in EUR	2,81%, min EUR 6,74
Abroad ATM ¹ in EEA state in EUR	2,81%, min HUF 1 114
Balance inquiry at Raiffeisen ATM ¹	HUF 171

2.2.2. Not applicable products

Purchase ⁴	Free of charge
Cash withdrawal with Versatile CLEVERcard ⁹	<p>Maximum 50% of the credit limit can be withdrawn as cash, if the credit limit cash withdrawal option is available with the card.</p> <ul style="list-style-type: none"> - If cash is withdrawn from bankaccount linked to Versatile Clevercard, than Bank applies fees listed above in part 1.1.3. or 1.2.1.3 and 1.2.2.3. - If cash is withdrawn from credit limit of the credit card, than the fee of first 3 transactions is HUF 0, and all the following transactions: <ul style="list-style-type: none"> - at Raiffeisen ATM in Hungary: HUF 0 - at other domestic ATM: HUF 624 <p>Transactions are selected based on the date of accountancy in the actual month.</p>

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}		HUF 1 522
Domestic ATM (non HUF transaction) ¹		EUR 10,14
Abroad in post office or in branch ¹		EUR 10,14
Abroad ATM ¹ – except in EEA state in EUR		EUR 10,14
Abroad ATM ¹ in EEA state in EUR		HUF 1 522
Balance inquiry at Raiffeisen ATM ¹		HUF 60

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	1.13% + HUF 562, maximum HUF 56 638
	interbank ¹	1.13% + HUF 562, maximum HUF 56 638
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	1.13% + HUF 562, maximum HUF 8 974
	interbank ¹	1.13% + HUF 562, maximum HUF 8 974
Minimum amount of money transfer		HUF 1 000
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.	HUF 100 000 – HUF 5 000 000
Contract entered into force after 01.12.2017.	HUF 110 000 – HUF 5 000 000
OneCard Gold Credit Card	HUF 700 000 – HUF 5 000 000
Versatile CLEVERcard (not applicable)	HUF 100 000 – HUF 750 000
Standard (Oxigén) Credit Card (not applicable)	HUF 150 000 – HUF 750 000
Gold (Oxigén) Credit Card (not applicable)	HUF 450 000– HUF 750 000
Withdrawal fee of the credit limit	HUF 0
Interest rate	
Not applicable products ¹¹	
Versatile CLEVERcard, Standard (Oxigén) Credit Card, Gold (Oxigén) Credit Card	28,98%
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 + 24,54% spread	
credit line above 200 000 HUF	MNB base rate + 28,38% spread	
- Contract entered into force after 01.12.2017 ¹²		
credit line 110 000 – 209 000 HUF	MNB base rate + 24,54% spread	
credit line above 210 000 HUF	MNB base rate + 28,38% 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 ¹²	MNB base rate + 27,78% 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 ¹²	MNB base rate + 32,7% spread	
In case of credit card consolidation with OneCard Credit Card the interest rate of outstanding balance transfer	MNB base rate + 9,09% spread	
THM ¹³		
Not applicable products		
unembossed Versatile CLEVERcard	34,2%	
embossed Versatile CLEVERcard	33,9%	
Standard (Oxigén) Credit Card		
Issued before 01.04.2012	35,9%	
Issued after 01.04.2012	35,2%	
Gold (Oxigén) Credit Card		
Issued before 01.04.2012	39,8%	
Issued after 01.04.2012	38,8%	
OneCard Standard Credit Card		
- Contract entered into force before 01.02.2015.		
credit line 100 000 – 199 000 HUF	34,8%	
credit line above 200 000 HUF	37,3%	
- Contract entered into force between 01.02.2015 and 01.12.2017		
credit line 100 000 – 199 000 HUF	34,8%	
credit line above 200 000 HUF	37,3%	
- Contract entered into force after 01.12.2017		
credit line 110 000 – 209 000 HUF	34,6%	
credit line above 210 000 HUF	37,3%	
OneCard Gold Credit Card		
- Contract entered into force before 19.07.2015.	37,7%	
- Contract entered into force from 20.07.2015.	39,6%	
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	HUF 4 810	
Credit limit overshooting fee ¹	HUF 4 810	
Branch repayment fee in case of OneCard Credit Card ¹	HUF 332	
Versatile CLEVERcard Limit Fill-up Service fee of successful transactions ¹	HUF 268	
	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	HUF 332	HUF 1117
Minimum amount payment Service for Versatile CLEVERcard and Standard (Oxigen) Credit Card	HUF 0	
Minimum amount payment Service for credit cards	HUF 0	

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 684
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 3 438
in case of cards with special image design ^{1/14}	HUF 2 748
further cards ¹	HUF 1 371
Limit change [Change of daily card usage limit] ^{1/15}	HUF 338
Blocking and unblocking of card not present bankcard transactions	
At the branch ¹	Promotional fee: until 31/12/2021: HUF 0 Standard fee: HUF 338
Via Raiffeisen Direkt ¹	Promotional fee: until 31/12/2021: HUF 0 Standard fee: HUF 338
Extra change of daily card usage limit valid for one day ^{1/15}	HUF 2 748
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	
Change of PIN code ^{1/16}	First change is free of charge, after that HUF 60 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 684 per replacement
Emergency services	
Emergency cash withdrawal abroad in bank branch by SWIFT (max. 2 500 USD) ¹	HUF 6 885
Bankcard (or PIN) delivery by courier service to abroad ¹	HUF 13 778
Bankcard and PIN delivery by courier service to abroad (in two separate packages) ¹	HUF 23 250
Card delivered to the branch of the Bank ^{1/17}	HUF 2 748
Breach of contract in case of credit card consolidation ¹	HUF 32 044
Credit booking of Mastercard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card or credit card account	No fee
Validity of card, OneCard bank and credit card	3 years
Providing a debit card [Start CLEVERcard and Bankcards] and Versatile CLEVERcard Cash Deposit in Hungary¹	
In HUF, at Raiffeisen ATM ¹ (to HUF bank account which is connected to the card). The list of ATMs with this service is available here: https://www.raiffeisen.hu/contacts/branches	Promotional fee: until 27.04.2022 HUF 0 Standard fee: HUF 50+0.25%

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	HUF 150 000	HUF 500 000
CLEVERcard	HUF 150 000	HUF 300 000
further debit cards	HUF 150 000	HUF 300 000
OneCard bankcard	HUF 150 000	HUF 300 000
Credit cards	HUF 300 000	
Maximum number of cash withdrawals per day	5	
Daily limit for purchases	Default	Maximum
Start CLEVERcard	HUF 100 000	available balance
other debit cards	HUF 100 000	available balance
OneCard bankcard	HUF 100 000	available balance
Credit cards	Up to available credit limit	
Maximum number of purchases per day	15	
Transaction purchase limit in e-commerce	HUF 50 000 000	
Daily Cash deposit limit effective date: 16.03.2021 At Raiffeisen ATMs in Hungary, in HUF, per cardholder (total cash deposit amount limit on private individual and premium accountholder account(s))	HUF 1 000 000	

Customer can apply for individual daily limit setup for cash withdrawals and purchases 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	HUF 3 025	HUF 3 990

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 (Oxigen) 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 (Uniq) 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**6.1. Raiffeisen Credit Card interest-credit promotion**

The promotion applies for customers who have Raiffeisen Credit Card product at least 6 months with marketing consent and the Bank looks up directly with the promotion as eligible customers based on its Credit Card usage habit.

The Bank provides **100% interest-credit (monthly, on credit card account) for charged interest amount related to Raiffeisen Credit Card usage** to customers who eligible for the promotion. (Fulfillment of Minimum monthly payment based on Credit Card contract is obligatory during the promotion period as well.)

Promotion period: 25th of July, 2021 – 25th of January, 2022

The amount of interest-credit is 100% of charged interest based on performed credit card transactions during the promotion period. The interest-credit will be executed monthly on the credit card account.

Interest-credit will be performed for eligible customers in case of fulfillment the below listed conditions:

- Customer has no any overdue debt and/or overlimit which exceed 5 000 HUF and 30 days to the Bank on any loan or service provided by the Bank during the promotion period.
- The credit card is not under termination during the promotion period.
- During the promotion period customer is not in moratoria related to neither Raiffeisen Credit Card nor any other loan contract with Raiffeisen Bank.

6.2. Credit Card Payment Protection Insurance (Cardif) Summer 2021 promotion

For the period from 1st July 2021 to 30 Sept 2021, Raiffeisen Bank Zrt. announces a promotion, under which for all customers holding aOneCard 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.

6.3. Credit Card Payment Protection Insurance (Cardif) Spring 2021 promotion

For the period from 1st April 2021 to 30th June 2021, 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. Attachment

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. Attachment

Cash Back terms and conditions of the OneCard Credit cards

Valid till 30st June 2021: <https://onecard.raiffeisen.hu/penzvisszateritesi-szabalyzat> (available only in Hungarian)

Valid from 1st July 2021:

https://www.raiffeisen.hu/documents/10423/161875/onecard_penzvisszateritesi_szabalyzat_20210701_tol.pdf

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 until withdrawal. 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:

- Cancellation of ad hoc payment orders
- 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:

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- in case of Standard Oxygen, Gold Oxygen, 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.

¹⁸ This promotion is valid till 30th of September 2021. The promotional fee is valid for fees charged during the promotional period, in case of annual fee is valid for 1st year annual fee.

¹⁹ This promotion is valid till 31st December 2021. The promotional fee is valid for annual fees charged during the promotional period.

²⁰ This promotion is valid till 30th June 2022. The promotional fee is valid for annual fees charged during the promotional period.