

Annex No. 1 to Cooperation Agreement concerning employee account keeping

Relationship Employee Package—List of Terms & Conditions

Announced on 15th of December 2025
Effective from 16th of December 2025
(certain provisions come into effect on the dates specified below)

Amendments announced on 15th December, 2025, and effective from 16th December, 2025, are marked with a yellow background:

- Some features of the myRaiffeisen portal will be temporarily unavailable. The Bank will provide information about the reavailability of the features at a later date in this List of Conditions.
- The promotion related to the Raiffeisen Gondoskodás insurance has been extended.

Amendments announced on 30th April 2025 and effective as of 1st of May 2025 are marked by green background:

- The Bank, considering the measures proposed by the Ministry of National Economy to curb inflation, has decided to offer discounts on certain fees on a promotional basis from May 1, 2025, to June 30, 2026. The discounted fees falling within this category—also including the extension of certain previously announced promotions—are highlighted as 'Promotional Fee' with a green background in the current Conditions List. The Bank reserves the right to modify or terminate these promotions with two months' prior notice to the affected clients, should unforeseen material and adverse changes occur in the circumstances existing at the time of the announcement of the promotions—particularly in the legal and regulatory environment applicable to the Bank— that make it unreasonable to maintain these promotional fees (highlighted with a green background) under unchanged conditions.



I. General provisions

If there is a cooperation agreement in effect between a company and the Bank concerning account keeping for employees, the employees of the company (including borrowed staff, as well as persons working for the company in other legal arrangements) are entitled to use the Relationship Employee Package. The Relationship Employee Package may be used for one bank account.

The Employee shall certify his/her employment or other legal relationship with the company with an employment certificate not older than 30 days, employment contract not older than 3 months or a company ID card.

Based on the provision laid down in Government Decree 183/2024. (VII.08.) amending decrees on extra profit taxes, stipulating derogation Paragraph i) of Subsection (1) of Section 6 of the act on the financial transaction duty the Bank made the following amendment in favour of our customers with effect from 01.08.2024.

In the case of every fee item in this List of Conditions for which a fee or a fee element is stipulated concerning "parts of amounts in excess of HUF 20,000" or "(parts of) amounts in excess of the equivalent of HUF 20,000" the text "parts of amounts in excess of HUF 20,000" or "(parts of) amounts in excess of the equivalent of HUF 20,000" shall be replaced with the text "parts of amounts in excess of HUF 50,000" or "(parts of) amounts in excess of the equivalent of HUF 50,000", taking into account the following:

The above modification and the conditions so modified – including the stipulations of the following paragraph – shall remain in effect as long as the Bank is also exempted by law from the obligation to pay duty in the case of the transactions concerned in relation to the part of the relevant amount up to HUF 50,000. In lieu of such legislation the modified amended terms and conditions will automatically revert to those in force before this amendment and this paragraph of the List of Conditions shall lapse simultaneously.

Starting from July 15, 2025, the Bank will not accept HUF or foreign currency transfer orders or internal bank transfer orders valued at up to 25 million HUF from clients in the Retail and Premium segments via the Raiffeisen Direkt channel (telephone customer service). The above changes apply to orders given within the framework of payment and investment services alike.

Starting from July 15, 2025, the Bank will not accept orders for regular transfers (standing orders) and direct debits (for authorization recording, modification, or cancellation) from clients in the Retail and Premium segments, regardless of the amount, via the Raiffeisen Direkt channel (telephone customer service).

II. Relationship Account

Minimum monthly incoming payments contractually required for eligibility to the products and services regulated in this chapter: an amount at least equalling 80% of the gross monthly minimum wage from time to time in effect (rounded upwards to the next HUF 1,000 value) should be credited to the account to which the Relationship Package belongs, in not more than 2 instalments. Such crediting requirement may not be fulfilled with cash deposits or transfers within the Bank from a retail account or between the customer's own accounts.

If the monthly crediting requirement is unfulfilled in three consecutive months, after a notice to the customer the account will be switched to the Everyday 2.0 account package, or if the Everyday 2.0 account package is no longer available at the Bank, to the account package named as its successor that is closest to the terminated service, without the fee due for switching between account packages being charged. For the purposes of the crediting requirement, the period under review starts on the 21st day of the month preceding the target month and lasts until the 24th day of the target month.

As regards the fees, commissions and charges not detailed in this chapter, as well as the value of the annual percentage rate of charge, and any issues that are unregulated herein, the relevant Lists of Terms & Conditions concerning retail customers that are from time to time in effect shall be governing, and where there are different fees, commissions and charges included in the Consumer Lists of Terms & Conditions for the different accounts, the terms & conditions of the Everyday 2.0 Account Package—except as regards the debit card annual fee and issuance fee, where the terms & conditions of the Activity 3.0 Account Package—shall be governing.

II.1. HUF account keeping

Account opening and termination ¹		HUF 0
Account keeping ^{1,2} (EBKM: 0.01%)	If the minimum monthly incoming payments criteria is met	Promotional fee for the first 6 months: 0 HUF/month for account openings until at least 2025.12.31 Promotional fee from the 7th month: 281 HUF/month Standard fee: HUF 291 / month
	If the minimum monthly incoming payments criteria is met AND the customer has a loan (other than credit card or overdraft facility)	Promotion until 30/06/2026: HUF 0 / month HUF 144 / month
	If the above criteria are not satisfied:	Promotional fee: HUF 952 / month Standard fee: HUF 987 / month, in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
HUF credit transfers in Hungary [Single credit transfers in HUF] ^{1,3, 5}		HUF 0
In-house transfer between own accounts		in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
At a branch	in-Bank outgoing	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	Through Raiffeisen Direkt	
Through Raiffeisen DirektNet or myRaiffeisen mobileapplication ⁴ or myRaiffeisen portal ⁴ (This feature in the myRaiffeisen portal temporarily unavailable.)	in-Bank	HUF 0 up to HUF 50,000, for any part exceeding HUF 50,000: Promotional fee: 0.12% min. HUF 64, max. HUF 7,942 + 0.45%, max. HUF 20,000 Standard fee: 0.12% min. HUF 66, max. HUF 8,235 + 0.45%, max. HUF 20,000
	outgoing	HUF 0 up to HUF 50,000, for any part exceeding HUF 50,000: Promotional fee: 0.12% min. HUF 97, max. HUF 7,942 + 0.45%, max. HUF 20,000 Standard fee: 0.12% min. HUF 100, max. HUF 8,235 + 0.45%, max. HUF 20,000
Regular credit transfers [Standing credit transfers] ^{1,3}		HUF 0
Standing in-house transfer between own accounts		in accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
At a branch Through Raiffeisen Direkt Through Raiffeisen DirektNet or myRaiffeisen mobileapplication ⁴		In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Performance of the collection orders of service providers [Direct debit] ^{1,3}		HUF 0

Credit transfers in euro (SEPA) [SEPA Credit Transfer]^{1,3}
Cross-border credit transfers in EUR to the Single Euro Payments Area

Credit transfer basic fee	At a branch	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
	Through Raiffeisen Direkt	
Conversion fee	Through Raiffeisen DirektNet or myRaiffeisen mobileapplication ⁴	Promotional fee: 0.12%, min. HUF 97, max. HUF 7,942 and additionally for any part exceeding the equivalent of HUF 50,000: 0.45%, max. HUF 20,000 Standard fee: 0.12% min. HUF 100, max. HUF 8,235 and additionally for any part exceeding the equivalent of HUF 50,000: 0.45%, max. HUF 20,000
Urgency fee—in the case of extra urgent performance ⁴		In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.

II.2. Cash withdrawal in Hungary [Cash withdrawal from bank account at branch]¹

Cash withdrawal at branch	In accordance with the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect.
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II.3. Debit card service fees¹

From August 1, 2025 (Visa Classic and Visa Platinum) and from December 1, 2025 (Visa Infinite), newly requested cards.

card fees:

	Visa Classic	Visa Platinum	Visa Infinite
First Annual fee	Promotional fee in the first year: HUF 0 The promotion is valid until withdrawal, but no later than June 30, 2026.	HUF 35,000	HUF 65,000
Additional annual fee and non-promotional fee	HUF 10,000	HUF 35,000	HUF 65,000

Cards requested until July 31, 2025.

Card fees (for HUF account)

Issuance fee¹

Type	Issuance fee
Verticard (Mastercard Unembossed bank card) / Visa Classic debit card	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect. Promotion fee at least 31/12/2025: HUF 0
OneCard debit card Non-available from 01/03/2024 / Visa Classic debit card	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Non-embossed Start CLEVERcard Non-available card type from 15/06/2023 / Visa Classic debit card	

Mastercard Standard bankcard (card issued instead of OneCard) Available from 01/03/2024 / Visa Classic debit card	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Virtual card (Virtual No Plastic Mastercard)*	Promotional fee: HUF 500 Standard fee: HUF 518

Annual fee ¹

Type	Annual fee	
	in the first year	after the first year
Verticard (Mastercard Unembossed bank card) / Visa Classic debit card	In case of the Activity 3.0 account package, 100% of the first annual card fee as per the effective Consumer List of Terms & Conditions is relinquished. This concerns cards requested at least 31/12/2025.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
OneCard debit card Non-available from 01/03/2024 /Visa Classic debit card	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Non-embossed Start CLEVERcard Non-available card type from 15/06/2023 / Visa Classic debit card	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.
Visa Gold Non-available from 19/12/2024	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	
Mastercard Gold Non-available from 19/12/2024	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	
Mastercard Standard bankcard* (card issued instead of OneCard) Available from 01/03/2024 /Visa Classic debit card	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.	In accordance with the terms of the Activity 3.0 account package as announced in the Consumer List of Terms & Conditions from time to time in effect.

Type	Monthly fee
Virtual card (Virtual No Plastic Mastercard)**	Promotional fee: HUF 200 Standard fee: HUF 207

* Debit card issued in digital environment only.

The fees for Visa Classic, Visa Platinum, and cards indicated in the above table apply only to Visa cards issued by the Bank as a unilateral card replacement for those originally requested before 01.08.2025, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the Raiffeisen CLEVERcard. Bank- and Credit Card List of Conditions.

Fees charged for card purchases and cash withdrawals¹

Purchases with debit card in Hungary, Purchases with debit card abroad [Purchase]	HUF 0
Fees of Cash withdrawal in Hungary [HUF cash withdrawal in Hungary] in the case of customers who have not made a declaration on free cash withdrawal in respect of the account affected by the transaction	

Number of reduced-rate cash withdrawals per month from ATM, in the case of domestic HUF transactions, up to a total of HUF 150,000

2 transactions: HUF 0

As regards the fees charged for any further card purchase and cash withdrawal transactions, the terms concerning the Everyday 2.0 Account Package as announced in the Consumer List of Terms & Conditions from time to time in effect shall be governing.

II.4. SMS service [Mobile Banking service]¹

In the case of a Mobile Banking service applied for in respect of the account package, no monthly fee shall be charged for 6 months, after which period monthly fee shall be identical with the fee specified in the Consumer List of Terms & Conditions from time to time in effect.

	SMS service [Mobile Banking CARD Info]	SMS service [Mobile Banking ACCOUNT Info]
Monthly fee ¹	HUF 0 / month / phone number in the first 6 months	HUF 0 / month / phone number in the first 6 months

II.5. Credits

Terms and conditions applied to overdraft applications submitted from 01/01/2021 and contracts concluded after 01/01/2021 based on applications submitted between 23/09/2020 and 31/12/2020:

Overdraft facility [Raiffeisen Overdraft Facility]	2% interest premium discount from the interest rate announced in the Consumer List of Terms & Conditions from time to time in effect. For further details, see the List of Terms & Conditions for Unsecured Loans.
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The admission and evaluation of overdraft facility requests was temporarily suspended from 19/03/2020 until 22/09/2020. Terms and conditions applied to contracts concluded until 31/12/2020 based on overdraft applications submitted between 23/09/2020 and 31/12/2020:

Overdraft facility [Raiffeisen Overdraft Facility]	Starting from the second period, 2% interest premium discount from the interest rate announced in the Consumer List of Terms & Conditions from time to time in effect. For further details, see the List of Terms & Conditions for Unsecured Loans.
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II.6. Insurances linked to Raiffeisen bank accounts

Life, accidental and health insurances

Raiffeisen Care II*	In the scope of a promotion until 30/06/2026 31/12/2025 in the case of a new Raiffeisen Care II insurance request, free of charge for 3 months.
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*The discount can be used once per Customer. The available Raiffeisen Care II insurance packages, and the relevant premiums, are regulated in the Consumer List of Terms & Conditions from time to time in effect.

III. Relationship Account Package—Premium Banking discount

III.1. Card fees (for HUF account)¹

In case the principal card is a debit card connected to Premium Gold 2.0 or Premium Select account:

Type	Annual fee	
	in the first year	after the first year

Debit card service [MasterCard Premium Gold card] principal card Non-available from 19/12/2024	The first annual card fee as per the Premium Banking List of Terms & Conditions from time to time in effect is relinquished. It applies to principal cards requested before the end of the 6th month from the date of execution of the agreement concerning this benefit.	As per the Premium Banking List of Terms & Conditions from time to time in effect.
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As regards any fees, commissions and charges that are not detailed or any issues unregulated here, the Premium Banking List of Terms & Conditions from time to time in effect shall be governing.

The Bank will stop selling the Premium Gold 2.0 and Premium Select accounts as of 02.01.2024.

From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

IV. Promotions

IV.1. Year-End Account Opening Promotion 2025

Promotional period:

The promotion lasts from December 10, 2025, until withdrawal, but no later than December 30, 2025.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with video identification started by the withdrawal date or no later than 07:00 PM on December 30, 2025 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by the withdrawal date or no later than 11:59 PM on December 30, 2025 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new Customers who open a Promotional bank account.**

Promotional Bank Accounts:

a, from retail accounts: **Aktív, Yelloo and Relationship** accounts,

b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.

Account opening credit:

The Bank provides one-time credit of HUF 20,000 to Promotional bank accounts opened under this promotion, provided the conditions are met.

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

1. he/she opens a new Promotional account as a new Customer during the promotional period,
2. qualifies as a new Customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, regardless of its currency furthermore:
 - In case of Aktív, Premium Banking and Premium Banking Plus bank accounts, if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer and can participate in the promotion,
 - In case of opening a Yelloo bank account, the Customer can participate in the promotion, if he/she has not had a credit agreement or securities account agreement at the time of opening.

The Bank will review the fulfillment of the conditions on the first business day after the promotion ends. The credit will be applied to the customer's Promotional bank account on December 31, 2025, if the conditions are met.

This promotion can be combined with the "Autumn Account Opening Promotion 2025 - Complemented with purchase cashback" and the "Tesco Account Opening Promotion 2024-2025."

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

The Bank reserves the right to withdraw or modify this promotional description.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for all types of credit or discount only once.

IV.2. Autumn Account Opening Promotion 2025 – Complemented with purchase cashback

Promotional period:

The promotion lasts from October 01, 2025, until withdrawal, but no later than December 30, 2025.

In the case of online account opening, the promotion applies to Promotional bank accounts opened by the following deadlines:

- with video identification started by the withdrawal date or no later than 07:00 PM on December 30, 2025 for opening an account on the Raiffeisen Online Account Opening Platform with a video banker, or
- with an application completed by the withdrawal date or no later than 11:59 PM on December 30, 2025 for opening an account on the myRaiffeisen mobile application.

For the period of the promotion the Bank announces a promotion for its **new Customers who open a Promotional bank account.**

Promotional Bank Accounts:

- a, from retail accounts: **Aktív, Yelloo and Relationship** accounts,
- b, from premium bank accounts: **Premium Banking** and **Premium Banking Plus** accounts.

Customers under the age of 18 can only initiate account opening in person at a bank branch with their legal representative.

I. Purchase cashback

The promotion outlined in this section does not apply to account openings initiated through the Raiffeisen Financial Partner Point in Tesco stores.

As part of the promotion, the Bank provides new customers who meet all the conditions of this promotional offer with a credit of 10% of the value of purchases made with a debit card or credit card linked to the bank account, up to a maximum of 50,000 HUF, for purchases made until the last calendar day of the fourth month following the account opening month. Supplement: The maximum refund amount for account openings between November 24-28, 2025, is 10%, up to a maximum of 80,000 HUF.

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

3. he/she opens a new Promotional account as a new Customer during the promotional period,
4. qualifies as a new Customer, i.e. has not had a Raiffeisen retail, premium or private bank account six months preceding the account opening, regardless of its currency furthermore:
 - In case of Aktív, Premium Banking and Premium Banking Plus bank accounts, if the customer has only Credit Card account or Investment account, then he/she qualifies as a new customer and can participate in the promotion,

- In case of opening a Yelloo bank account, the Customer can participate in the promotion, if he/she has not had a credit agreement or securities account agreement at the time of opening.
- 5. The customer gives consent for advertising inquiries via email and other electronic channels by the 6th working day of the fifth month following the Promotional account opening:
 - This voluntary consent is a condition for the purchase cashback, but can be modified or revoked at any time, free of charge and without justification.
- 6. the Customer applies for a Visa debit card as an account holder during the period of the promotion,
- 7. The debit card associated with the opened bank account is active, meaning its status is "ACTIVATED" in the Bank's systems on the 6th business day of the fifth month following the account opening month,
 - The Bank considers the complete activation of the bank card as "ACTIVATED" status. The complete activation of the new Visa bank card is possible through a successful financial transaction by inserting it into a card terminal and entering the PIN code at an ATM (cash withdrawal) or through card payment.
- 8. for Aktiv, Premium Banking, Premium Banking Plus, and Relationship bank accounts:
 - By the last business day of the fourth month following the account opening month, every month (except for the grace period) the fulfillment of any condition for free/discounted account management and, as a result, the absence of the bank monthly fee (account management fee) charge.
- for Yelloo bank accounts:
 - Under the current promotion, a minimum monthly credit of HUF 50,000 must be achieved in the opened Yelloo bank account for at least 3 months by the 6th working day of the fifth month following the account opening.
- 9. the Customer joins the Loyalty Program (Yelloo Club),
- 10. the Customer commits to keep the bank account for at least one year within the Loyalty Program's (Yelloo Club's) online platform, and makes this declaration by the 6th working day of the fifth month following the month of the account opening,
- 11. the Customer has an active (capable of handling payment transactions) Promotional Bank Account opened under the promotion that is not under termination on the 6th working day of the fifth month following the month of the account opening,
- 12. the Customer has no overdue and payable debts owing to the Bank on the 6th working day of the fifth month following the month of the account opening.

The purchase cashback is determined based on the combined total of the purchase transactions made with the debit and credit card, primary and the supplementary card according to the current conditions. For the purchase cashback, transactions charged to the customer's promotional account or credit card account by the last calendar day of the fourth month following the account opening will be considered. Transactions refunded or credited by either the customer or the merchant before this deadline will not count.

The purchase cashback will be credited to the customer's promotional account, rounded to the nearest whole HUF according to rounding rules. This applies even if the purchase was made with a credit card.

For determining eligibility for the purchase cashback and the amount of the purchase cashback, only the Bank's records are authoritative.

The bank will verify compliance with the conditions on the 7th working day of the fifth month following the Promotional account opening.

The purchase cashback credit - If the conditions are met - will be credited to the Promotional account by the following deadlines:

- I. For October 2025 account openings, by March 31, 2026
- II. For November 2025 account openings, by April 30, 2026
- III. For December 2025 account openings, by May 31, 2026

By making the **Commitment of Loyalty**, and by participating in this promotion, the Customer acknowledges and agrees that if the credit has been granted to him/her, he/she shall reimburse the Bank the credited amount, if within 1 year counted from the conclusion of the agreement concerning the retail HUF account package opened in the promotion (the "**loyalty period**"):

- the agreement is terminated by the Customer, or
- the Bank initiates the termination of the agreement due to the Customer's breach of contract (including overdue).

The Customer is obliged to refund the full amount of the received account opening credit to the Bank if they submit a request for an account package change by the last day of the third month following the account opening month, and subsequently use an account different from the one opened during the promotion, which does not participate in the promotion.

The amount to be refunded by the Customer to the Bank, as specified above, is due simultaneously with the account closure, or when a request for account package change is submitted, and the Bank is entitled to debit the customer's account with the amount.

The actual opening of the bank account by the Bank is considered the account opening date for this promotion, not the customer's account opening application date.

Participation in this promotion does not require applying for or having a credit card; the maximum cashback amount can also be achieved with debit card purchases.

The terms of the Loyalty Program are included in the [General Terms and Conditions of the Loyalty Program](#).

The Bank reserves the right to withdraw or modify this promotional description.

Raiffeisen Bank Zrt. (as the payer) will fulfill any tax payment and tax reporting obligations related to the credits, bonuses, and discounts specified in these promotional conditions, in accordance with the applicable tax laws. A Customer is eligible for all types of credit or discount only once.

APPENDIX I: [PARTICIPATION REGULATIONS FOR THE CUSTOMER REFERRAL PROGRAM FOR RETAIL, PREMIUM, AND SMALL BUSINESS CUSTOMERS](#)

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

² As an eligibility criteria for the reduced-rate account keeping, an amount equalling or exceeding 80% of the gross monthly minimum wage from time to time in effect (rounded upwards to the next HUF 1,000 value) should be credited regularly, each month to the Customer's bank account kept at Raiffeisen Bank, in not more than 2 instalments. Such crediting requirement may not be fulfilled with cash deposits, or transfers within the Bank from a retail account or between the customer's own accounts. No monthly account-keeping fee will be charged for the month of account opening, or in the case of a change in fee packages, for the first month of use of the Relationship Employee Package, or for the next month (grace period). For the purposes of the crediting requirement, the period under review starts on the 21st day of the month preceding the target month and lasts until the 24th day of the target month. The first period under review shall be the period starting on the 21st of the second month following the account opening.

As another eligibility criteria for the reduced-rate account keeping, the Customer should have an active retail credit or loan transaction—not inclusive of credit cards and overdraft facilities—at Raiffeisen Bank as a Borrower (not as a Co-Debtor), subject to the following terms. The Bank shall check the fulfilment of the criteria concerning the loan transaction on the date of debiting of the fee.

Monthly account-keeping fees are debited in arrears, on the first banking day following the target month.

³ In case Customer initiate an in-bank transfer, standing payment order with fixed amount, SEPA credit transfer or payment in foreign currencies to their own in-bank Securities or Bank Accounts maintained as private entrepreneur, small-scale farmer, private individual with tax number or other independent private entrepreneurs, the 0.45%, max HUF 20 000 part of the fee does not apply.

⁴ The following payment orders are currently not available via myRaiffeisen mobileapplication: 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

⁵ Under Section 36/E of the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (Pft.) in case of instant HUF transfers initiated by payment request or unified data entry solution, fee(s) won't be charged by the Bank as long as this provision is effective.