

Announcement—Cash Transactions

for Customers keeping accounts at Raiffeisen Bank

Valid as of 9 July 2019 until withdrawal

1. *Change of denomination and exchange of banknotes and coins*

It is possible at any cash desk of the Bank to change HUF banknotes and HUF coins into other denominations, including fit banknotes and coins and those qualifying as lawful currency that are unfit for use, as well as HUF banknotes and HUF coins that are hard to recognise or damaged, subject to the following conditions:

- a. The Bank is not obligated to take over more than 50 items of HUF banknotes and HUF coins or issue more than 100 items of HUF coins per occasion. The Bank will do the change of denomination or exchange at the same terms as are determined for Customers in the List of Terms & Conditions published by the Bank.
- b. HUF banknotes and HUF coins that are hard to recognise or damaged will be exchanged into proper banknotes and coins free of charge at any branch of the Bank that has a cash desk, unconditionally and without limitation as to quantity, subject to the quantity of cash available on the given day at the branch, as follows:
 - Damaged or incomplete HUF banknotes the surface of which obviously exceeds half the original size of the banknote, and which consequently represent value, are exchanged by any cash desk of the Bank free of charge. An incomplete HUF banknote consisting of more than one piece—whether glued together or not—may be exchanged in the scope of change of denomination or exchange if the cashier is able to ascertain that the different parts belong to the same HUF banknote, and the different pieces together constitute a part bigger than 50% of the HUF banknote.
 - Damaged or incomplete HUF banknotes the surface of which fails to exceed half the original size of the banknote, and which consequently do not represent any value, will be withdrawn by any cash desk of the Bank without the payment of any consideration, free of charge, against minutes taken on the withdrawal.
 - Damaged or incomplete HUF banknotes in the case of which it may not be established beyond doubt whether the surface of the banknote exceeds half the original size of the banknote, and consequently it represents value, or not, will be taken over by any cash desk of Bank without the payment of any consideration, free of charge, against minutes, and will be forwarded to the National Bank of Hungary (MNB) for the purpose of expert examination. If on the basis of the examination of the MNB expert the surface of the incomplete HUF banknote exceeds 50% of the original banknote, the Bank will pay the counter-value of the HUF banknote to the customer.
 - In the scope of a change of denomination of the quantity specified in the List of Terms & Conditions, HUF banknotes or coins the authenticity or nominal value of which can be established beyond doubt are exchanged free of charge.

- In the scope of a change of denomination, HUF banknotes or coins the authenticity or nominal value of which cannot be established beyond doubt will be taken over by the Bank without the payment of any consideration, free of charge, and will be forwarded to the MNB for the purpose of expert examination.
- c. If the quantity of cash available at the branch does not allow completing the exchange of banknotes and coins in full, it is possible—based on the customer’s demand—to order the required quantity of banknotes.
- d. The Bank does not do any change of denomination in foreign currencies. Damaged or incomplete foreign currency banknotes are not accepted by the Bank either as a cash deposit to the account or for exchange.

2. Exchange of banknotes and coins withdrawn from circulation or being in the process of withdrawal

- a. It is possible at any cash desk of the Bank to exchange HUF banknotes and coins that are withdrawn or are in the process of withdrawal from circulation free of charge and without any limitation as to quantity (provided that the quantity of cash available at the branch on the given day allows) for 3 years from withdrawal, subject to the following conditions:
- b. HUF banknotes and HUF coins that are hard to recognise or damaged and that are withdrawn or in the process of withdrawal from circulation will be exchanged into proper banknotes and coins free of charge at any branch of the Bank that has a cash desk, unconditionally and without limitation as to quantity for 3 years from withdrawal, subject to the quantity of cash available on the given day at the branch, as follows:
 - Damaged or incomplete HUF banknotes the surface of which obviously exceeds half the original size of the banknote, and which consequently represent value, are exchanged by any cash desk of the Bank free of charge. An incomplete HUF banknote consisting of more than one piece—whether glued together or not—may be exchanged if the cashier is able to ascertain that the different parts belong to the same HUF banknote, and the different pieces together constitute a part bigger than 50% of the HUF banknote.
 - Damaged or incomplete HUF banknotes the surface of which fails to exceed half the original size of the banknote, and which consequently do not represent any value, will be withdrawn by any cash desk of the Bank without the payment of any consideration, free of charge, against minutes taken on the withdrawal.
 - Damaged or incomplete HUF banknotes in the case of which it may not be established beyond doubt whether the surface of the banknote exceeds half the original size of the banknote, and consequently it represents value, or not, will be taken over by any cash desk of Bank without the payment of any consideration, free of charge, against minutes, and will be forwarded to the MNB for the purpose of expert examination. If on the basis of the examination of the MNB expert the size of the incomplete HUF banknote exceeds 50% of the original banknote, the Bank will pay the counter-value of the HUF banknote to the customer.
 - In the scope of the exchange or change of denomination of the quantity specified in the List of Terms & Conditions, HUF banknotes or coins the authenticity or nominal value of which can be established beyond doubt are exchanged free of charge.

- In the scope of the exchange or change of denomination, HUF banknotes or coins the authenticity or nominal value of which cannot be established beyond doubt will be taken over by the Bank without the payment of any consideration, free of charge, and will be forwarded to the MNB for the purpose of expert examination.
- c. Foreign currency banknotes that are hard to recognise, damaged, incomplete or stained, are not accepted by the Bank for exchange.
- d. If the quantity of cash available at the branch does not allow completing the exchange of banknotes and coins in full, it is possible—based on the customer’s demand—to order the required quantity of banknotes.