

EXTRACT FROM THE DECISION ON INTEREST RATES OF RAIFFEISENBANK AUSTRIA D.D.
RETAIL BANKING OFFER

 Applicable as of March 5th, 2025

No.	Type of loan	Currency	Interest rate	Type of interest rate*	Applicable as of
2. RETAIL LOANS					
2.1. HOUSING LOANS					
2.1.1.	Housing loans – clients/client in process of transferring income to RBHR account	EUR	2,80%	fixed for tenors 60-360 months – Special offer until 30.4.2025.	03.03.2025.
		EUR	3,95%	fixed 60 mth – for loans in repayment, contracted in 2002 and 2003 and with the option of selecting a fixed interest rate every 5 years	1.7.2017.
2.1.2.	Housing loans - other clients	EUR	3,30%	fixed for tenors 60-360 months – Special offer until 30.4.2025.	03.03.2025.
		EUR	4,45%	fixed 60 mth – for loans in repayment, contracted in 2002 and 2003 and with the option of selecting a fixed interest rate every 5 years	1.7.2017.
2.1.3.	GREENKO housing loans clients/client in process of transferring income to RBHR account	EUR	2,80%	fixed - Special offer until 30.4.2025.	03.03.2025.
2.1.4.	GREENKO housing loans - other clients	EUR	3,30%	fixed - Special offer until 30.4.2025.	03.03.2025.
2.2. PERSONAL LOANS					
2.2.1.	Personal loans – regular offer				
2.2.1.1.	Personal loans in EUR – primary clients/ clients in the process of routing their income to an RBA account				
	Personal loans with term 36-120 mth	EUR	6,00% - 7,00%	fixed	20.9.2024.

2.2.1.2.	Personal loans in EUR – other clients				
	Personal loans with term 36-84 mth	EUR	6,00% - 7,00%	fixed	20.9.2024.
2.2.2.	Lombard loan based on pledge of savings deposit	EUR USD	250 bps higher than the interest rate on deposit	fixed	01.02.2016.
2.2.3.	Online personal loans in EUR				
	- for applications received through mojaRBA mobile application	EUR	5,50%	fixed	20.1.2025.
	- for applications received through RBA web site	EUR	6,00%	fixed	20.1.2025.
2.2.4.	Personal loan – model for pensioners				
		EUR	6,00% - 7,00%	fixed	20.9.2024.
2.3. TOURIST LOANS					
	Tourist loans with term 36-180 mth	EUR	5,50%	fixed	1.2.2024.
2.4. GREENKO SALES FINANCE LOANS					
	Greenko sales finance loans with term 36-120 mth	EUR	5,00%	fixed	5.3.2025.
2.5. REGULAR OVERDRAFTS					
2.5.1. Regular overdraft under current accounts and RBA packages				fixed	7,00%
2.6. TACIT OVERDRAFTS					
2.6.1. Tacit overdraft under current accounts and RBA packages				fixed	7,00%
2.7. FRAME FACILITIES					
2.7.2. Frame facilities under current accounts and RBA packages				fixed	7,00%
No.	Type of loan	Interest rate		Type of interest rate	Applicable as of
2.8.	Use of RBA Personal revolving credit cards - Mastercard and Visa				
2.8.1.	Interest on the remaining debt	7,04%	fixed	01/07/2022	
2.9.	Interest for instalment purchase by RBA personal credit cards				
2.9.1.	Instalment purchase with RBA personal credit cards	Interest-free			
2.10.	Credit Card Micro Loan Interest				
2.10.1.	Micro loan on credit card	7,00%	fixed	01/07/2022	
4. INTEREST AT MATURITY					

On due, disputed and doubtful claims and non-purpose loan utilization	In the amount of the legal default interest rate
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5. INTERCALATE INTEREST

In the amount of the regular interest rate for the respective loan type from this Extract.

6. INTEREST ON INTEREST

In retail banking operations the default interest calculation basis consisted of the principal due and the regular interest until 31/12/2005 and afterwards only by the principal. whereas in other credit financing areas the default interest calculation basis consists of the principal and other expenses. The calculated interest is clearly registered for the doubtful claims (until the payment day or the dispute settlement day.)

INTEREST RATES ON SAVINGS OF DOMESTIC AND FOREIGN PRIVATE INDIVIDUALS

1.1. Sight assets of domestic and foreign private individuals	Interest rate
1.1.2. Sight saving account	
Amount in EUR	
To 1.327,23	0.02%
From 1.327,24 to 33.180,70	0.02%
From 33.180,71 to 66.361,40	0.02%
From 66.361,41	0.02%
As of 26/04/2021 it is not possible to contract sight saving account.	
1.1.3. Assets in current and giro account	0.01%
1.1.5. Multi-currency current account and multi-currency giro account	All currencies 0.01%

2.1. Time savings deposits of domestic and foreign private individuals

As of 01/09/2013 the PI time savings deposits will be contracted only at a fixed interest rate and the savings deposit will be agreed for a term of 36 months at most with regard to the time deposit currency.

If a non-purpose savings deposit with multiple down-payments or a savings deposit with premium was agreed at a fixed interest rate, then for all the down-payments to the respective savings deposit fixed interest rates will apply.

If a non-purpose savings deposit with multiple down-payments or a savings deposit with premium was agreed at a variable interest rate (time deposited before 01/09/13). then for all the down-payments made by the due date to the respective savings deposit variable interest rates will apply.

For time savings deposits made before 01/09/13 at a variable interest rate with automatic renewal upon renewal the fixed interest rate valid as on the date of the time savings deposit agreement renewal will be applied for the agreed term with regard to the time deposit currency, term and amount.

Calculation of time deposit term:

- over 1 month: calendar 1 month + 1 day
- over 3 months: calendar 3 months + 1 day
- over 6 months: calendar 6 months + 1 day
- over 12 months: calendar 12 months + 1 day
- over 24 months: calendar 24 months + 1 day
- over 36 months: calendar 36 months + 1 day

RULES FOR EARLY TERMINATION OF NON-PURPOSE FIXED-TERM SAVINGS DEPOSIT

A time deposit can be terminated early.

In case of early termination of **a non-purpose term savings deposit with variable interest rate and one-time payment option**, with or without the agreed automatic renewal of term period, regardless of whether the early termination is done in the first agreed period or after the automatic prolongation of the term period the following is approved:

- a vista interest rate, depending on term savings deposit currency, for assets in the current, giro and multi-currency current account, valid as on the day of time deposit termination. in case the realized time deposit term is less than 6 months;

- interest for the achieved term period if the achieved term period is over 6 months.

In case of early termination of **a non-purpose term savings deposit with fixed interest rate and one-time payment option**, with or without the agreed automatic renewal of term period, the following is approved:

- a vista interest rate, depending on term savings deposit currency, for assets in the current, giro and multi-currency current account, valid on the termination date, if the achieved term period is less than 6 months, regardless of whether the early termination is done in the first agreed period or after the automatic prolongation of the term period;
- if the achieved term period exceeds 6 months and the early termination is done in the first agreed period the fixed interest rate on non-purpose term savings deposits with one time payment for the achieved term period, which is valid on the day of time deposit termination, if the said interest rate is lower than the agreed fixed interest rate, i.e. the agreed fixed interest rate if the fixed interest rate on term savings deposits for the achieved term period, valid on the day of time deposit termination, exceeds the agreed fixed interest rate;
- if the achieved term period exceeds 6 months. and the savings deposit contains an automatic prolongation of term period and the early termination is done after the automatic term prolongation, the fixed interest rate on time deposits for the achieved term period which was valid on the day of time deposit termination, shall be approved, if the said interest rate is lower than the agreed fixed interest rate, i.e. the agreed fixed interest rate if the fixed interest rate on time deposits for the achieved term period, valid on the day of time deposit termination exceeds the agreed fixed interest rate.

In the case of early termination of **a non-purpose term deposit from THE SPECIAL OFFER (new contracts concluded from 02/05/2023) with one-time payment option and fixed interest rate** without the option of automatic renewal of the term deposit contract the following is granted:

- a vista interest rate, depending on the currency of the term deposit, for funds on current, multi-currency current, giro and multi-currency giro accounts valid on the day of the early termination if the achieved maturity is shorter than the contracted maturity.

In the case of early termination of a **non-purpose term deposit** with one-time payment option and fixed interest rate **contracted via mojaRBA mobile banking** the following is granted:

- a vista interest rate for funds on current, multi-currency current, giro and multi-currency giro accounts valid on the day of the early termination if the achieved maturity is shorter than the contracted maturity.

For savings deposit **in currencies for which the Decision on Interest Rates does not define the interest rate**, in case of an early termination of time deposit, a vista interest rate valid on the termination date of savings deposit will be approved.

In case of early termination of a **non-purpose fixed-term savings deposit with multiple payment option**, apply the same rules as for early termination of the savings deposit with one-time payment **for every individual payment separately**.

The achieved term/payment period means the period from the date of making the fixed-term savings deposit/payment until the early termination date, i.e. from the date of the last non-purpose fixed-term savings deposit/payment renewal, if the deposit was extended. until the early termination date.

In case of early termination of **non-purpose term savings deposit with premium** (new premium savings which shall be arranged as of 01/04/2011), apply the same rules for approving the interest rate and charging the fee as for early termination of term savings deposit with multiple payment option.

In case of early termination of term savings deposit with premium, the premium is not recognised (this refers to all agreed premium savings deposits regardless of when they were contracted).

The early time savings deposit termination fee is not charged when the Client's a vista interest rate is recognised in case of early termination.

In case of early termination of deposit, when the interest for the achieved term period is approved to the client, the fee is paid in accordance with the Decision on Service Fees.

The fee for early termination of the savings deposit with multiple payments shall not be charged if the a vista interest is approved for the first payment.

In case of early termination of the savings deposit with multiple payments. when the interest for the achieved fixed-term period is approved to the client on the occasion of making the first payment, the fee is paid in accordance with the Bank Decision on Service Fees.

In case of early termination of the guarantee deposit and the time deposit for purpose savings, the interest rate established in the Bank's Decision on Interest Rates is approved. The fee for early termination of the time deposit is paid according to the Decision on Service Fees. In case of early termination of the time deposit, the agreed bonus of the interest rate is not approved.

If annuity interest rate payment was agreed for the term savings deposit which is terminated early (payment of the interest rate before the term savings deposit maturity date), upon the early termination correction/recalculation of the interest rate will be made. If the amount of the annuity interest rate payment is higher than the amount of the interest rate which is recognised, the principal of the term savings deposit will be reduced for the difference in the interest rate amounts.

2.1.1. EURO TERM SAVINGS DEPOSITS MADE FOR A FIXED PERIOD WITHOUT A SPECIAL PURPOSE CONTRACTED IN THE RBA BRANCHES

The possible period for contracting time deposits in euro with a fixed interest rate is over 24 months. The euro savings deposits at a fixed interest rate cannot be arranged with the option of automatic renewal of the time deposit agreement.

In case the savings deposit in euro with fixed interest rate has been agreed upon with the option of automatic renewal of time deposit agreement, at the moment of agreement renewal applies the fixed interest rate for the respective maturity in keeping with terms and conditions which are effective at the moment of agreement renewal.

In case the savings deposit was agreed earlier with a fixed interest rate for a period of over 36 months with the option of automatic renewal of the time deposit agreement, at the moment of renewal a fixed interest rate for a period of 24 months will be applied in accordance with the conditions valid at the moment of the renewal.

Deposits at the fixed interest rate with one-time payment

Savings deposit amount in euro	over 10 to 30 days*	over 1 mth**	over 3 mth***	over 6 mth***	over 12 mth****	over 24 mth
From 5,000.00	0.02	0.02	0.02	0.02	0.02	0.02

*as of 01/03/2011 this maturity cannot be arranged

** as of 02/05/2017 this maturity cannot be arranged

*** as of 01/07/2019 this maturity cannot be arranged

****as of 02/02/2021 this maturity cannot be arranged

*Interest rates for over 1 month term are applicable to the time deposits contracted before 02/05/2017 and to the subsequent payments for time deposits with multiple payments with term-to-maturity longer than 1 month, and shorter than 3 months.

***Interest rates for over 3 and 6 months term are applicable to the time deposits contracted before 01/07/2019 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

****Interest rates for over 12 months term are applicable to the time deposits contracted before 02/02/2021 and to the existing time deposits with the automatic agreement renewal clause for the specified term.

Minimum amount for the first payment is EUR 5,000.00.

Possible fixed-term period is **over 24 months**.

2.1.1.1. SPECIAL OFFER of PI non-purpose term deposits in currency EUR in the RBA branches in the period 20/01/2025 – 30/04/2025

Term deposit in currency EUR from the special offer can be contracted **with fixed interest rates** which are presented on an annual basis. Maturities for term deposit from special offer are **3 months** (3 months + 1 day), **6 months** (6 months + 1 day) and **12 months** (12 months + 1 day).

Term deposit in currency EUR from the special offer cannot be contracted with the option of automatic renewal of the term deposit contract. Term deposit in currency EUR from the special offer cannot be contracted with the possibility of additional payments.

The minimum amount of a term deposit with one-time payment from the special offer is **EUR 3,000.00**.

SPECIAL OFFER	FIXED INTEREST RATE		
Savings deposit amount in EUR	3 months	6 months	12 months
From 3,000.00	1.40	1.20	1.00

The specified conditions of the special offer are valid only for newly concluded contracts on term deposits in the RBA branches during the period of the special offer.

2.1.1.2. Euro term savings deposits made for a fixed period without a special purpose contracted via mojaRBA mobile banking

Term deposit in currency EUR can be contracted via mojaRBA mobile banking with fixed interest rates which are presented on an annual basis. Maturities for term deposit are **3 months** (3 months + 1 day), **6 months** (6 months + 1 day) and **12 months** (12 months + 1 day).

Term deposit in currency EUR contracted via mojaRBA mobile banking cannot be contracted with the option of automatic renewal of the term deposit contract nor with the possibility of additional payments.

The minimum amount of a term deposit with a one-time payment is **EUR 1,000.00**.

DEPOSITS WITH ONE-TIME PAYMENT	FIXED INTEREST RATES		
Savings deposit amount in EUR	3 months	6 months	12 months
From 1,000.00	1.40	1.20	1.00

Interest is calculated upon term deposit maturity and compounded to the principal reduced by amount of interest income tax advance.

2.1.2. Foreign currency term savings deposits made for a fixed period and without a special purpose contracted in the RBA branches

Foreign currency term savings deposits are agreed at a **fixed interest rate**. Term savings deposits can be contracted for a fixed term without possibility of automatic rollover of the agreement.

The **minimum period** for contracting the term savings deposits at a fixed interest rate in currency USD is over **12** months.

The **maximum period** for contracting the term savings deposits at a fixed interest rate in currency USD is **36** months.

In case the savings deposit with fixed interest rate has been agreed upon with the option of automatic renewal of time deposit agreement, at the moment of agreement renewal applies the fixed interest rate for the respective maturity in keeping with terms and conditions which are effective at the moment of agreement renewal.

For the foreign currency term savings deposits arranged earlier at a fixed interest rate for a period of over 24 months with the option of automatic time deposit agreement renewal, at the moment of renewal, the interest rates equal to the fixed interest rates for the foreign currency non-purpose term savings deposit for the same currency, amount and maturity of over 24 months will be applied, in accordance with the terms and conditions valid at the moment of renewal.

DEPOSITS WITH ONE-TIME PAYMENT					
	FIXED INTEREST RATES				
Savings deposit amount in USD	over 1 mth*	over 3 mth***	over 6 mth***	over 12 mth	over 24 mth
From 870.00	0.02	0.02	0.02	0.10	0.10
<p>*Interest rates for over a 1 month term are applicable to time savings deposits contracted before 02/05/2017 and to the existing deposits with the automatic agreement renewal clause for the specified term.</p> <p>***as of 07/09/2020 this maturity cannot be arranged for currency USD time deposits</p> <p>Interest rates for over 3 and 6 months term in currency USD are applicable to the time deposits contracted before 07/09/2020 and to the existing time deposits with the automatic agreement renewal clause for the specified term.</p>					
DEPOSITS WITH MULTIPLE PAYMENTS					
	FIXED INTEREST RATES				
Savings deposit amount in USD	over 1 mth*	over 3 mth**	over 6 mth**	over 12 mth	over 24 mth
From 450.00	0.02	0.02	0.02	0.10	0.10
	Interest rates for subsequent payments				
<p>*Interest rates for over a 1 month term are applicable to time savings deposits contracted before 02/05/2017 and to the existing deposits with the automatic agreement renewal clause for the specified term.</p> <p>**as of 07/09/2020 this maturity cannot be arranged for USD currency time deposits</p> <p>Interest rates for over 3 and 6 months term in USD currency are applicable to the time deposits contracted before 01/07/2019 and to the existing time deposits with the automatic agreement renewal clause for the specified term.</p> <p>Every separate payment into deposit has its own interest rate, which is defined by the period remaining until the deposit maturity and the total deposit amount. Minimum amount for the first payment is 450.00 USD.</p>					
2.1.2.1. SPECIAL OFFER of PI non-purpose term deposits in foreign currencies in the RBA branches in the period 20/01/2025 – 30/04/2025					
<p>Term deposit in foreign currency from the special offer can be contracted only in currency USD with fixed interest rates which are presented on an annual basis. Maturities for term deposit from special offer are 3 months (3 months + 1 day), 6 months (6 months + 1 day) and 12 months (12 months + 1 day).</p> <p>Term deposit in currency USD from the special offer cannot be contracted with the option of automatic renewal of the term deposit contract. Term deposit in currency USD from the special offer cannot be contracted with the possibility of additional payments.</p> <p>The minimum amount of a term deposit with one-time payment from the special offer is USD 3,000.00.</p>					
SPECIAL OFFER	FIXED INTEREST RATE				
Savings deposit amount in USD	3 months		6 months		12 months
From 3,000.00	1.40		1.20		1.00
<p>The specified conditions of the special offer are valid only for newly concluded contracts on term deposits in the RBA branches during the period of the special offer.</p>					
2.1.3. Non-purpose term guarantee deposit of private individuals					
			Interest rates		

2.1.3.1. Term guarantee deposit for obtaining a loan for housing purposes or for purchase of business premises: a) in EUR b) in USD	0.05% 0.50%
2.1.3.2. Early termination of term guarantee deposit for obtaining a loan for housing purposes or for purchase of business premises	Interest rate on sight assets valid for the deposit currency on the termination date. i.e. the agreed interest rate if the interest rate on sight assets is higher than the agreed interest rate
2.1.3.3. Term guarantee deposit for obtaining a non-purpose lombard loan with pledge of the savings deposit	Interest rate for non-purpose fixed-term savings deposits, in keeping with this Decision
2.1.3.4. Early termination in full and/or in part) of term guarantee deposit from item 2.1.3.3. hereof	Agreed interest rate for the achieved term period
2.1.3.5. Term guarantee deposit in EUR for obtaining a loan for purchase of house/flat and house construction with fixed interest rate for 5 years	0.5% fixed
2.1.3.6. Early termination of term guarantee deposit in EUR for obtaining a loan for purchase of house/flat and house construction with fixed interest rate for 5 years	Interest rate on sight assets valid for the deposit currency on the termination date. i.e. the agreed interest rate if the interest rate on sight assets is higher than the agreed interest rate
2.1.3.7. Guarantee deposit for limit approval on personal credit card	depending on the currency and amount of the deposit as well as term period
2.1.3.8. Early termination of term guarantee deposit for limit approval on personal credit card	Interest rate in keeping with terms and conditions from the Decision on non-purpose fixed-term savings deposits
2.1.3.9. Guarantee deposit for other transactions and purposes	In keeping with special decisions made for every transaction separately
2.1.3.10. Early termination of term guarantee deposit for other transactions and purposes	In keeping with special decisions for every separate transaction (if this has not been defined by a special decision, it will be operated in accordance with terms and conditions from the Decision on non-purpose fixed-term savings deposits whereby the approved interest rate cannot be higher than the agreed interest rate)
2.1.3.11. Termination of guarantee deposit from item 2.1.3.1., 2.1.3.3. and 2.1.3.5. after the loan has been regularly settled and the time deposit has been made for the period which ends after the maturity of the last annuity of the loan referred to in item 2.1.3.1., 2.1.3.3. and 2.1.3.5.	Interest rate agreed for the achieved term period
2.1.3.12. Partial termination of guarantee deposit from item 2.1.3.1., 2.1.3.3. and 2.1.3.5. at the request of Credit Risk Management Division to settle overdue debts on credit from the point 2.1.3.1., 2.1.3.3. and 2.1.3.5.	Interest rate agreed for the achieved term period
2.1.4. Term savings deposits of private individuals that are no longer offered	
The conditions of term deposits that are no longer offered can be found in separate document "Interest rates of term deposits of private individuals that are no longer offered".	

The Bank may define a higher or lower interest rate as compared to those specified in the Decision on Interest Rates. The respective Decision shall be made by the Bank Management Board.

Applicable as of March 5th, 2025