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

Announced on 30th of June 2025

Valid: from 1st of July 2025 until withdrawn

(certain provisions come into effect on the dates specified below)

1 PROVIDING A DEBIT CARD [START CLEVERCARD AND BANKCARDS] 3
1.1 TYPES OF BANKCARD THAT CAN BE APPLIED FOR BY CHANNELS 3
1.2 START CLEVERCARD AND BANKCARDS IN CASE OF AVAILABLE ACCOUNT PACKAGES 3
1.2.1 Card fees 3
1.2.2 OneCard bankcard 5
1.2.3 Transaction fees 5
1.3 START CLEVERCARD AND BANKCARDS IN CASE OF NOT AVAILABLE ACCOUNT PACKAGES 8
1.3.1 In case of conditional account packages[1] 8
1.3.2 OneCard bankcard[1] 9
1.3.5 In case of unconditional account packages 17
2 CREDIT CARDS AND VERSATILE CLEVERCARD 20
2.1 ANNUAL CARD FEES 20
2.2 TRANSACTION FEES 20
2.2.1 OneCard Credit Cards 20
2.2.2 Not applicable products 21
2.3 OTHER CREDIT CARD ACCOUNT TRANSACTIONS 21
2.4 CONDITIONS OF THE CREDIT LIMITS 22
2.5 INSTALMENT CONDITIONS IN CASE OF OUSTANDING DEBT ON CREDIT CARD AGREEMENT 23
3 FURTHER DEBIT CARD AND CREDIT CARD CONDITIONS 23
4 DAILY LIMITS FOR THE CARDS 25
5 INSURANCES 26
5.1 TRAVEL INSURANCE (ACCIDENT, DISEASE, LUGGAGE INCLUDED) 26
5.2 CREDIT SHIELD 26
6 ALLOWANCES, PROMOTIONS 27
6.1 DETAILS OF THE DISCONTINUATION OF THE SALE OF NON-EMBOSSED START CLEVERCARDS, AND DESCRIPTION OF THE SPECIAL OFFER 27
6.2 DETAILS OF THE DISCONTINUATION OF THE SALE OF EMBOSSED START CLEVERCARDS, AND DESCRIPTION OF THE SPECIAL OFFER 27
6.3 CREDIT CARD ACTIVATION AND USAGE PROMOTION – 2025.04.01 – 2025.06.30. - PROLONGED 27
6.4 CREDIT CARD ACTIVATION AND USAGE PROMOTION – 2025.01.01 – 2025.03.31. 28
6.5 CREDIT CARD INTEREST DISCOUNT CAMPAIGN - 2025.07.01 – 2025.09.30. 29
6.6 DETAILS OF THE DISCONTINUATION OF THE SALE OF ONECARD DEBIT CARDS 29
7 DETAILS RELATED TO THE DISCONTINUATION OF MASTERCARD DEBIT CARD SALES 29

Amendments announced on 30st April 2025 and effective as of 1st of May 2025 are marked by green background in the List of conditions:

- 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.

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

The changes announced on 2025.03.31 and effective from 2025.06.01 are marked with a turquoise background:

- From 1st of June 2025, the Bank will replace its Mastercard and Visa Gold debit cards with new types of Visa debit cards. The card exchange is free of charge, and the current fees and costs associated with the card will not change unfavorably.

- After 25th June 2025, the Bank will no longer issue Mastercard debit cards. Therefore, after this date, when renewing the customer's primary or supplementary card, or when issuing a replacement card (e.g., in case of loss, theft, or damage to the card), the Bank will provide our customers with a new Visa debit card.

- In connection with the exchange of debit cards, from 1st June 2025, the Bank will unilaterally modify the card pickup location for our Retail and Premium Banking customers based on section 19.13.4 of Chapter XIX of Part 1 of the General Business Conditions, due to changes in certain economic factors and costs significantly affecting operating expenses. Therefore, from this date, the renewed, replacement, or supplementary card will be sent by mail to the notification address recorded with the Bank.

Supplementary information announced on 18th June 2025 related to the change marked with a turquoise background effective from 1st June 2025:

- The sale of Mastercard bank cards will be discontinued by the Bank at a later date than previously indicated, instead of 25th June 2025. The Bank will provide information to its customers in the Conditions Lists regarding the exact start date for the sale of the new type of Visa bank cards.

Amendments announced on 30th June 2025 and effective as of 1st of July 2025 are marked by yellow background in the List of conditions:

- Credit Card discounted interest rate campaigne between 1st July 2025 and 30st September 2025 announced in section 6.5.
- Cash withdrawal fee with credit cards from credit card credit limit between 1st July 2025 and 30st September 2025 is waived.
- Money transfer from credit card account between 1st July 2025 and 30st September 2025 is waived.
- 6.3 Credit card activation and usage campaign is prolonged.

Raiffeisen Bank

1 Providing a debit card [Start CLEVERcard and Bankcards]

The Bank will cease selling the non-embossed Start CLEVERcard type from 15/06/2023. Instead of non-embossed Start CLEVERcards expiring from 01/07/2023, the Bank will issue VertiCard dype debit cards. Further information connecting to this is available in this List of Conditions at section of 6.2.

1.1 Types of bankcard that can be applied for by channels

Card type	Channel	
	As an existing customer	**As a new customer**
Unembossed Start CLEVERcard (In case of standard image design)	branch Raiffeisen Direkt	-
VertiCard (Mastercard Unembossed bank card)	branch Raiffeisen Direkt	branch Raiffeisen Online Retail Account Opening Platform myRaiffeisen mobile application
Mastercard Standard bankcard	branch Raiffeisen Direkt	
Virtual card (Virtual No Plastic Mastercard) **(Debit card issued in digital environment only)**	branch Raiffeisen Direkt (To apply for a card through the Raiffeisen Direct channel or to activate the issued card, a downloaded and registered myRaiffeisen mobile application is required.)	branch Raiffeisen online account opening platform myRaiffeisen mobile app
In the case of premium accounts		
Premium Start Clevercard	branch Raiffeisen Direkt	branch Raiffeisen Online Retail Account Opening Platform myRaiffeisen mobile application
Mastercard Premium Platina bankcard	branch Raiffeisen Direkt	branch Raiffeisen Online Retail Account Opening Platform myRaiffeisen mobile application

1.2 Start CLEVERcard and Bankcards in case of available Account Packages

1.2.1 Card fees[1]

Package		Aktív account	Yelloo	Account in foreign currency	Further Accounts
Available bankcards					
Unembossed Start CLEVERcard In case of standard image design Non-available from 15/06/2023 / Visa Classic debit card	annual fee	Promotional fee: HUF 6 145 Standard fee: HUF 6 372	Promotional fee: HUF 6 145 Standard fee: HUF 6 372	Promotional fee: HUF 4 847 Standard fee: HUF 5 026	
	application fee	Promotional fee: HUF 3 850 Standard fee: HUF 3 992	Promotional fee: HUF 3 446 Standard fee: HUF 3 573	-	

Package		Aktív account	Yelloo	Account in foreign currency	Further Accounts
VertiCard (Mastercard Unembossed bank card) / Visa Classic debit card	annual fee	The first-year card fee is HUF 0 Ft* in a promotion. Standard and subsequent annual card fee: HUF 8 200.	Promotional fee for first year: HUF 0[2] Standard fee: HUF 8 067 Promotional fee of subsequent annual card fee: HUF 7 780 Standard subsequent annual card fee: HUF 8 067	Promotional fee: HUF 7 780 Standard fee: HUF 8 067	
	application fee	Promotional fee: HUF 0 * Standard fee: HUF 5 000.	1st application fee: Promotional fee: HUF 0[2] Standard fee: HUF 4 386 From 2nd issue: HUF 4 386	Promotional fee: HUF 4 230 Standard fee: HUF 4 386	
Mastercard Standard bankcard** (card issued instead of Embrossed Start CLEVERcard and OneCard) Available from 01/03/2024 / Visa Classic debit card	annual fee	HUF 10 000	Promotional fee: HUF 8 104 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 403[3] Standard fee: HUF 9 228	Promotional fee: HUF 8 594 Standard fee: HUF 8 911	
	application fee	HUF 0	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	-	
Virtual card (Virtual No Plastic Mastercard)	monthly fee	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207	
	application fee	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518	
	Non-available bankcards				
Embossed Start CLEVERcard In case of standard and special image design (not applicable) / Visa Classic debit card	annual fee	Promotional fee: HUF 9 225 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 566[3] Standard fee: HUF 10 540	Promotional fee: HUF 8 104 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 403[3] Standard fee: HUF 9 228	Promotional fee: HUF 8 594 Standard fee: HUF 8 911	
	application fee	Promotional fee: HUF 4 310 Standard fee: HUF 4 469	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	-	
VISA Gold	annual fee	HUF 30 000	Promotional fee: HUF 31 694 Standard fee: HUF 32 866	Promotional fee: HUF 27 267 Standard fee: HUF 28 275	
Mastercard Gold	annual fee	HUF 30 000	Promotional fee: HUF 28 288 Standard fee: HUF 29 334	Promotional fee: HUF 28 288 Standard fee: HUF 29 334	

The fees for Visa Classic, Visa Platinum, and Visa Infinite 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 2025.06.25, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the current List of Conditions.

*The promotional fee applies to card fees due during the promotional period and, in the case of an annual fee, to the first year's card fee.

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: Promotional fee: HUF 4 920, Standard fee: HUF 5 102, and application fee: Promotional fee: HUF 3 981, Standard fee: HUF 4 128. Additional card typs are not applicable for Basic Account. From 15/06/2023 the Unembossed Start CLEVERcard will be non-available. From 15/06/2023 the Bank provides 1 VertiCard bank card with the account holder's name on it to the customer without annual fee and application fee. Fees of additional card: VertiCard: annual fee: Promotional fee: HUF 7 780, Standard fee: HUF 8 067, and application fee: Promotional fee: HUF 4 230, Standard fee: HUF 4 386.
The Virtual card (Virtual No Plastic Mastercard) is not applicable for Basic Account.

** The Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Emossed Start CLEVERcard during renewals, starting from October 2023. From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024 the Bank will issue Mastercard Standard bank cards. From 01/03/2024, the Bank enables the request for a Mastercard Standard type debit card for all account products. From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

1.2.2 OneCard bankcard[1]

Package		Aktív account	Yelloo	Account in foreign currency	Further Accounts
OneCard bankcard Non-available from 01/03/2024 / Visa Classic debit card	annual fee	Promotional fee: HUF 9 225 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 566[3] Standard fee: HUF 10 540	Promotional fee: HUF 8 104 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 403[3] Standard fee: HUF 9 228	Promotional fee: HUF 8 594 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 911[4] Standard fee: HUF 8 999	
	application fee	Promotional fee: HUF 4 310 Standard fee: HUF 4 469	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	-	

The fees for Visa Classic, Visa Platinum, and Visa Infinite 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 2025.06.25, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the current List of Conditions.

OneCard has PayPass function.
The Onecard partner program was discontinued on the 28th of February 2021.
OneCard bankcard is not applicable for Basic Account.
From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024 the Bank will issue Mastercard Standard bank cards.

1.2.3 Transaction fees

Package	Aktív account	Yelloo	Account in foreign currency, Basic [1]	Further Accounts
Purchases with debit or credit cards in Hungary, Purchases with debit or credit cards abroad [Purchase][5]	Free of charge	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. From January 1st 2025, the discount will be applicable for POS terminal transactions operated by Magyar Posta as well.

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

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

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

In accordance with Government Decree 262/2016 (VIII.31.) on Access to Basic Account and the Features of and Charges Payable for the Keeping of Basic Accounts, to Basic Account holding customers the Bank shall provide free of charge

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

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

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

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

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

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

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

Package	Aktív account	Yelloo	Basic[1]	Account in foreign currency	Further Accounts
Cash withdrawal in Hungary [Fees of domestic HUF cash withdrawal if the Customer submitted a declaration about free of charge cash withdrawal for the bank account used for the transaction]					
Number of free of charge ATM, POS terminal operated by Magyar Posta cash withdrawals per month **In case of domestic HUF transactions, up to HUF 150,000 in total.** Transactions are selected based on the transaction date in the actual month.	2 pieces				
Domestic HUF transactions from Raiffeisen ATM - standard fee[1/5]	1.2%, min. HUF 990, max. HUF 20 000	Promotional fee: 1.19% min. HUF 839 Standard fee: 1.23%, min. HUF 870	Promotional fee: 1.24% min. HUF 880 Standard fee: 1.28%, min. HUF 912	Promotional fee: HUF 1 148 Standard fee: HUF 1 190	
Domestic HUF transactions from other ATM – standard fee[1/5]	1.5%, min. HUF 1 500, max. HUF 30 000	Promotional fee: 2.09% min. HUF 839 Standard fee: 2.16%, min. HUF 870	Promotional fee: 2.18% min. HUF 880 Standard fee: 2.26%, min. HUF 912	Promotional fee: HUF 1 148 Standard fee: HUF 1 190	
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					

Package	Aktív account	Yelloo	Basic[1]	Account in foreign currency	Further Accounts
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.	-	-	max. 2 pcs free of charge up to HUF 150,000	2 pcs free of charge	-
Domestic HUF transactions from Raiffeisen ATM – standard fee[1/5]	1.2%, min. HUF 990, max. HUF 20 000	Promotional fee: 1.19% min. HUF 839 Standard fee: 1.23%, min. HUF 870	Promotional fee: 1.24% min. HUF 880 Standard fee: 1.28%, min. HUF 912	Promotional fee: HUF 1 148 Standard fee: HUF 1 190	
Domestic HUF transactions from other ATM – standard fee[1/5]	1.5%, min. HUF 1 500, max. HUF 30 000	Promotional fee: 2.09% min. HUF 839 Standard fee: 2.16%, min. HUF 870	Promotional fee: 2.18% min. HUF 880 Standard fee: 2.26%, min. HUF 912	Promotional fee: HUF 1 148 Standard fee: HUF 1 190	
Further transaction fees					
ATM					
Cash withdrawal in Hungary [Domestic, ATM (HUF transaction)] [1]	EUR 14.45	Promotional fee: EUR 16.35 Standard fee: EUR 16.95			
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] [1]	1,5%, min. EUR 20 max. EUR 150	Promotional fee: EUR 16.35 Standard fee: EUR 16.95			
Cash withdrawal abroad [Abroad ATM –in EEA state in EUR] [1]	1,5%, min. HUF 1 000 max. HUF 10 000	Promotional fee: 2.09% min. HUF 839 max. HUF 4 855 Standard fee: 2.16%, min. HUF 870 max. HUF 5 034	Promotional fee: 2.18% min. HUF 880 max. HUF 5 086 Standard fee: 2.26%, min. HUF 912 max. HUF 5 274	Promotional fee: HUF 1 148 Standard fee: HUF 1 227	
In branch					
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] [1]	1,5%, min. HUF 1 500 max. HUF 30 000	Promotional fee: HUF 1 082 Standard fee: HUF 1 122			
Cash withdrawal abroad [Abroad in branch][1]	1,5%, min. EUR 20 max. EUR 150	Promotional fee: EUR 15.51 Standard fee: EUR 16.08			
Balance inquiry ATM[1*]	HUF 100	Promotional fee: HUF 84 Standard fee: HUF 87			

*Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.

Raiffeisen Bank

1.3 Start CLEVERcard and Bankcards in case of not available Account Packages

1.3.1 In case of conditional account packages[1]

The current account packages will not be available after 6 PM on November 21, 2024.

Account package		Feewinner	Activity 3.0	Everyday 2.0 and Online	Base 2.0
Available bank cards					
Unembossed Start CLEVERcard In case of standard image design Non-available from 15/06/2023 / Visa Classic debit card	annual fee	Promotional fee: HUF 6 145 Standard fee: HUF 6 372	Promotional fee: HUF 6 145 Standard fee: HUF 6 372	Promotional fee: HUF 4 920 Standard fee: HUF 5 102	Promotional fee: HUF 6 355 Standard fee: HUF 6 590
	application fee	Promotional fee: HUF 3 446 Standard fee: HUF 3 573	Promotional fee: HUF 3 850 Standard fee: HUF 3 992	Promotional fee: HUF 3 981 Standard fee: HUF 4 128	
VertiCard (Mastercard Unembossed bank card) / Visa Classic debit card	annual fee	Promotional fee: HUF 7 780 Standard fee: HUF 8 067	Promotional fee: HUF 7 780 Standard fee: HUF 8 067	Promotional fee: HUF 7 780 Standard fee: HUF 8 067	
	application fee	Promotional fee: HUF 4 230 Standard fee: HUF 4 386	Promotional fee: HUF 4 230 Standard fee: HUF 4 386	Promotional fee: HUF 4 230 Standard fee: HUF 4 386	
Mastercard Standard bank card** (card issued instead of Embrossed Start CLEVERcard and OneCard) Available from 01/03/2024) / Visa Classic debit card	annual fee	Promotional fee: HUF 9 225 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 566[3] Standard fee: HUF 10 540	Promotional fee: HUF 9 225 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 566[3] Standard fee: HUF 10 540	Promotional fee: HUF 8 104 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 403[3] Standard fee: HUF 9 228	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896
	application fee	Promotional fee: HUF 3 898 Standard fee: HUF 4 042	Promotional fee: HUF 4 310 Standard fee: HUF 4 469	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	
Virtual card (Virtual No Plastic Mastercard)	monthly fee	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207	
	application fee	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518	
Non available bankcards					
Embossed Start CLEVERcard In case of standard design (not applicable) / Visa Classic debit card	annual fee	Promotional fee: HUF 9 225 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 566[3] Standard fee: HUF 10 540	Promotional fee: HUF 9 225 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 566[3] Standard fee: HUF 10 540	Promotional fee: HUF 8 104 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 403[3] Standard fee: HUF 9 228	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896
	application fee	Promotional fee: HUF 3 898 Standard fee: HUF 4 042	Promotional fee: HUF 4 310 Standard fee: HUF 4 469	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	
VISA Gold	annual fee	Promotional fee: HUF 26 370 Standard fee: HUF 27 345	Promotional fee: HUF 30 651 Standard fee: HUF 31 785	Promotional fee: HUF 31 694 Standard fee: HUF 32 866	
Mastercard Gold	annual fee	Promotional fee: HUF 28 288 Standard fee: HUF 29 334	Promotional fee: HUF 28 288 Standard fee: HUF 29 334	Promotional fee: HUF 28 288 Standard fee: HUF 29 334	

The fees for Visa Classic, Visa Platinum, and Visa Infinite 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 2025.06.25, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the current List of Conditions.

** The Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Emossed Start CLEVERcard during renewals, starting from October 2023. From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024, the Bank will issue Mastercard Standard bank cards. From 01/03/2024 the Bank enables the request for a Mastercard Standard type debit card for all account products. From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

1.3.2 OneCard bankcard[1]

Account package		Feewinner	Activity 3.0	Everyday 2.0 and Online	Base 2.0
OneCard bankcard Non-available from 01/03/2024 / Visa Classic debit card	annual fee	Promotional fee: HUF 9 225 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 566[3] Standard fee: HUF 10 540	Promotional fee: HUF 9 225 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 566[3] Standard fee: HUF 10 540	Promotional fee: HUF 8 104 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 403[3] Standard fee: HUF 9 228	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896
	application fee	Promotional fee: HUF 3 898 Standard fee: HUF 4 042	Promotional fee: HUF 4 310 Standard fee: HUF 4 469	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	

The fees for Visa Classic, Visa Platinum, and Visa Infinite 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 2025.06.25, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the current List of Conditions.

OneCard has PayPass function.
The Onecard partner program was discontinued on the 28th of February 2021.
From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024 the Bank will issue Mastercard Standard bank cards.

1.3.3 Transaction fees

Számlacsomag	Feewinner	Activity 3.0	Everyday 2.0	Online	Base 2.0
Purchases with debit or credit cards in Hungary[5], Purchases with debit or credit cards abroad [Purchase] [5]	Free of charde	Free of charge	0,3%, max. HUF 6 000[1]	Free of charge	Promotional fee: 0.47% min. HUF 158 max. HUF 9 556 Standard fee: 0.48%, min. HUF 163, max. HUF 9 909[1]

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. From January 1st 2025, the discount will be applicable for POS terminal transactions operated by Magyar Posta as well.
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.

Package	Feewinner[1]	Activity 3.0[1]	Everyday 2.0[1]	Online	Base 2.0[1]
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	Feewinner[1]	Activity 3.0[1]	Everyday 2.0[1]	Online	Base 2.0[1]
Number of free of charge ATM, POS terminal operated by Magyar Posta cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. Transactions are selected based on the transaction date in the actual month.	2 pieces				
Domestic HUF transactions from Raiffeisen ATM - standard fee[1/5]	Promotional fee: 1.20% min. HUF 383 Standard fee: 1.24%, min. HUF 397	Promotional fee: 1.20% min. HUF 851 Standard fee: 1.24%, min. HUF 882	Promotional fee: 1.24% min. HUF 880 Standard fee: 1.28%, min. HUF 912	Promotional fee: 1.19% min. HUF 839 Standard fee: 1.23%, min. HUF 870	Promotional fee: 2.18% min. HUF 1 194 Standard fee: 2.26%, min. HUF 1 238
Domestic HUF transactions from other ATM – standard fee[1/5]	Promotional fee: 2.12% min. HUF 1 148 Standard fee: 2.19%, min. HUF 1 190	Promotional fee: 2.12% min. HUF 851 Standard fee: 2.19%, min. HUF 882	Promotional fee: 2.18% min. HUF 880 Standard fee: 2.26%, min. HUF 912	Promotional fee: 2.09% min. HUF 839 Standard fee: 2.16%, min. HUF 870	Promotional fee: 2.18% min. HUF 1 194 Standard fee: 2.26%, min. HUF 1 238
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 offices					
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: Promotional fee: 1.20% min. HUF 383 Standard fee: 1.24%, min. HUF 397[1]	2 pcs: Promotional fee: 1.24% min. HUF 396 Standard fee: 1.28%, min. HUF 410[1]	-	-
Domestic HUF transactions from Raiffeisen ATM – standard fee[1/5]	Promotional fee: 1.20% min. HUF 383 Standard fee: 1.24%, min. HUF 397	Promotional fee: 1.20% min. HUF 851 Standard fee: 1.24%, min. HUF 882	Promotional fee: 1.24% min. HUF 880 Standard fee: 1.28%, min. HUF 912	Promotional fee: 1.19% min. HUF 839 Standard fee: 1.23%, min. HUF 870	Promotional fee: 2.18% min. HUF 1 194 Standard fee: 2.26%, min. HUF 1 238
Domestic HUF transactions from other ATM – standard fee[1/5]	Promotional fee: 2.12% min. HUF 1 148 Standard fee: 2.19%, min. HUF 1 190	Promotional fee: 2.12% min. HUF 851 Standard fee: 2.19%, min. HUF 882	Promotional fee: 2.18% min. HUF 880 Standard fee: 2.26%, min. HUF 912	Promotional fee: 2.09% min. HUF 839 Standard fee: 2.16%, min. HUF 870	Promotional fee: 2.18% min. HUF 1 194 Standard fee: 2.26%, min. HUF 1 238
Further transaction fees					
ATM					
Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] [1]	Promotional fee: EUR 16.35 Standard fee: EUR 16.95				
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR][1]	Promotional fee: EUR 16.35 Standard fee: EUR 16.95				
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] [1]	Promotional fee: 2.12% min. HUF 1 148 max. HUF 4 926 Standard fee: 2.19%, min. HUF 1 190 max. HUF 5 108	Promotional fee: 2.12% min. HUF 851 max. HUF 4 926 Standard fee: 2.19%, min. HUF 882 max. HUF 5 108	Promotional fee: 2.18% min. HUF 880 max. HUF 5 086 Standard fee: 2.26%, min. HUF 912 max. HUF 5 274	Promotional fee: 2.09% min. HUF 839 max. HUF 4 855 Standard fee: 2.16%, min. HUF 870 max. HUF 5 034	Promotional fee: 2.18% min. HUF 1 194 max. HUF 5 086 Standard fee: 2.26%, min. HUF 1 238 max. HUF 5 274
In branch					
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] [1]	Promotional fee: HUF 1 082 Standard fee: HUF 1 122				
Cash withdrawal abroad [Abroad in branch][1]	Promotional fee: EUR 15.51 Standard fee: EUR 16.08				

Package	Feewinner[1]	Activity 3.0[1]	Everyday 2.0[1]	Online	Base 2.0[1]
Balance inquiry ATM[1*]	Promotional fee: HUF 84 Standard fee: HUF 87				

*Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.

1.3.4 In case of conditional account packages

1.3.4.1. Card fees[1]

In case of card applied on or after 12th 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 Non-available from 15/06/2023 / Visa Classic debit card	annual fee	Promotional fee: HUF 4 788 Promotional fee followed by the withdrawal of the promotion in green background: HUF 4 965[3] Standard fee: HUF 6 052	Promotional fee: HUF 6 355 Standard fee: HUF 6 590	Promotional fee: HUF 6 355 Standard fee: HUF 6 590	Promotional fee: HUF 6 355 Standard fee: HUF 6 590	Promotional fee: HUF 4 847 Standard fee: HUF 5 026
	application fee	-	Promotional fee: HUF 3 981 Standard fee: HUF 4 128	Promotional fee: HUF 3 562 Standard fee: HUF 3 693	Promotional fee: HUF 3 981 Standard fee: HUF 4 128	-
VertiCard (Mastercard Unembossed bank card) Available from 15/06/2023 / Visa Classic debit card	annual fee	Promotional fee: HUF 7 780 Standard fee: HUF 8 067	Promotional fee: HUF 7 780 Standard fee: HUF 8 067	Promotional fee: HUF 7 780 Standard fee: HUF 8 067	Promotional fee: HUF 7 780 Standard fee: HUF 8 067	Promotional fee: HUF 7 780 Standard fee: HUF 8 067
	application fee	Promotional fee: HUF 4 230 Standard fee: HUF 4 386	Promotional fee: HUF 4 230 Standard fee: HUF 4 386	Promotional fee: HUF 4 230 Standard fee: HUF 4 386	Promotional fee: HUF 4 230 Standard fee: HUF 4 386	Promotional fee: HUF 4 230 Standard fee: HUF 4 386
Embossed Start CLEVERcard In case of standard design (not applicable) / Visa Classic debit card	annual fee	Promotional fee: HUF 8 457 Promotional fee followed by the withdrawal of the promotion in green background: Promotional fee: HUF 8 769[3] Standard fee: HUF 9 489	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 8 594 Standard fee: HUF 8 911
	application fee	-	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	Promotional fee: HUF 4 032 Standard fee: HUF 4 181	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	-

Mastercard Standard bankcard* (card issued instead of Embrossed Start CLEVERcard and OneCard) Available from 01/03/2024 / Visa Classic debit card	annual fee	Promotional fee: HUF 8 457 Promotional fee followed by the withdrawal of the promotion in green background: Promotional fee: HUF 8 769[3] Standard fee: HUF 9 489	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 8 594 Standard fee: HUF 8 911
	application fee	-	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	Promotional fee: HUF 4 032 Standard fee: HUF 4 181	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	-
VISA Gold	annual fee	Promotional fee: HUF 27 267 Standard fee: HUF 28 275	Promotional fee: HUF 31 694 Standard fee: HUF 32 866	Promotional fee: HUF 27 267 Standard fee: HUF 28 275	Promotional fee: HUF 31 694 Standard fee: HUF 32 866	Promotional fee: HUF 27 267 Standard fee: HUF 28 275
Mastercard Gold	annual fee	Promotional fee: HUF 28 288 Standard fee: HUF 29 334	Promotional fee: HUF 28 288 Standard fee: HUF 29 334	Promotional fee: HUF 28 288 Standard fee: HUF 29 334	Promotional fee: HUF 28 288 Standard fee: HUF 29 334	Promotional fee: HUF 28 288 Standard fee: HUF 29 334
Virtual card (Virtual No Plastic Mastercard)	monthly fee	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207
	application fee	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518

The fees for Visa Classic, Visa Platinum, and Visa Infinite 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 2025.06.25, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the current List of Conditions.

* The Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Emossed Start CLEVERcard during renewals, starting from October 2023. From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024, the Bank will issue Mastercard Standard bank cards. From 01/03/2024 the Bank enables the request for a Mastercard Standard type debit card for all account products. From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

In case of card applied before 12th 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 Non-available from 15/06/2023 / Visa Classic debit card	annual fee	Promotional fee: HUF 4 788 Standard fee: HUF 4 965	Promotional fee: HUF 6 355 Standard fee: HUF 6 590	Promotional fee: HUF 6 355 Standard fee: HUF 6 590	Promotional fee: HUF 6 355 Standard fee: HUF 6 590	Promotional fee: HUF 4 847 Standard fee: HUF 5 026
	application fee	-	Promotional fee: HUF 3 981 Standard fee: HUF 4 128	Promotional fee: HUF 3 562 Standard fee: HUF 3 693	Promotional fee: HUF 3 981 Standard fee: HUF 4 128	-
Embossed Start CLEVERcard In case of standard design (not applicable) / Visa Classic debit card	annual fee	Promotional fee: HUF 8 457 Standard fee: HUF 8 769	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 8 594 Standard fee: HUF 8 911
	application fee	-	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	Promotional fee: HUF 4 032 Standard fee: HUF 4 181	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	-
Mastercard Standard bankcard* (card issued instead of Embrossed Start CLEVERcard and OneCard) Available from 01/03/2024 / Visa Classic debit card	annual fee	Promotional fee: HUF 8 457 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 769[4] Standard fee: HUF 9 207	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 8 594 Standard fee: HUF 8 911
	application fee	-	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	Promotional fee: HUF 4 032 Standard fee: HUF 4 181	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	-
VISA Gold	annual fee	Promotional fee: HUF 27 267 Standard fee: HUF 28 275	Promotional fee: HUF 31 694 Standard fee: HUF 32 866	Promotional fee: HUF 27 267 Standard fee: HUF 28 275	Promotional fee: HUF 31 694 Standard fee: HUF 32 866	Promotional fee: HUF 27 267 Standard fee: HUF 28 275

The fees for Visa Classic, Visa Platinum, and Visa Infinite 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 2025.06.25, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the current List of Conditions.

* The Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Emossed Start CLEVERcard during renewals, starting from October 2023. From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024, the Bank will issue Mastercard Standard bank cards. From 01/03/2024 the Bank enables the request for a Mastercard Standard type debit card for all account products. From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

Raiffeisen Bank

1.3.4.2 OneCard bankcard[1]

In case of card applied on or after 12th September 2013							
Package		Fee Waiver	Activity	Fee Waiver 2.0	Fee Waiver Plus	Activity 2.0	Further Accounts
OneCard bankcard Non-available from 01/03/2024 / Visa Classic debit card	annual fee	Promotional fee: HUF 8 457 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 769[4] Standard fee: HUF 9 226		Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 8 594 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 911[4] Standard fee: HUF 8 999
	application fee	-		Promotional fee: HUF 4 455 Standard fee: HUF 4 619	Promotional fee: HUF 4 032 Standard fee: HUF 4 181	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	-

In case of card applied before 12th September 2013							
Package		Fee Waiver	Activity	Fee Waiver 2.0	Fee Waiver Plus	Activity 2.0	Further Accounts
OneCard bankcard Non-available from 01/03/2024 / Visa Classic debit card	annual fee	Promotional fee: HUF 8 457 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 769[4] Standard fee: HUF 9 153		Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 9 539 Promotional fee followed by the withdrawal of the promotion in green background: HUF 9 891[3] Standard fee: HUF 10 896	Promotional fee: HUF 8 594 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 911[4] Standard fee: HUF 8 999
	application fee	-		Promotional fee: HUF 4 455 Standard fee: HUF 4 619	Promotional fee: HUF 4 032 Standard fee: HUF 4 181	Promotional fee: HUF 4 455 Standard fee: HUF 4 619	-

The fees for Visa Classic, Visa Platinum, and Visa Infinite 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 2025.06.25, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the current List of Conditions.

OneCard has PayPass function.
The Onecard partner program was discontinued on the 28th of February 2021.
From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024 the Bank will issue Mastercard Standard bank cards.

1.3.4.3 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][5]	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. From January 1st 2025, the discount will be applicable for POS terminal transactions operated by Magyar Posta as well.
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, POS terminal operated by Magyar Posta 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[1/5]	Unlimited from Raiffeisen ATMs free of charge[6]	Promotional fee: HUF 1 148 Standard fee: HUF 1 190	Promotional fee: 1.24% min. HUF 396 Standard fee: 1.28%, min. HUF 410	Promotional fee: 1.24% min. HUF 396 Standard fee: 1.28%, min. HUF 410	Promotional fee: 1.24% min. HUF 880 Standard fee: 1.28%, min. HUF 912	Promotional fee: HUF 1 148 Standard fee: HUF 1 190
Domestic HUF transactions from other ATM – standard fee[1/5]	Promotional fee: HUF 1 374 Standard fee: HUF 1 424	Promotional fee: HUF 1 148 Standard fee: HUF 1 190	Promotional fee: 2.18% min. HUF 1 106 Standard fee: 2.26%, min. HUF 1 146	Promotional fee: 2.18% min. HUF 1 118 Standard fee: 2.26%, min. HUF 1 231	Promotional fee: 2.18% min. HUF 880 Standard fee: 2.26%, min. HUF 912	Promotional fee: HUF 1 148 Standard fee: HUF 1 190

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
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 Promotional fee: 1.24% min. HUF 396 Standard fee: 1.28%, min. HUF/pc 410 [1]	1 pcs free of charge HUF transaction from Raiffeisen ATM, up to HUF 150,000 with OneCard debit card[7]	2 pcs: Promotional fee: 1.24% min. HUF 396 Standard fee: 1.28%, min. HUF/pc 410 [1]	-

Domestic HUF transactions from Raiffeisen ATM – standard fee[1/5]	Unlimited from Raiffeisen ATMs free of charge[6]	Promotional fee: HUF 1 148 Standard fee: HUF 1 190	Unlimited from Raiffeisen ATMs Promotional fee: 1.24% min. HUF 396 Standard fee: 1.28%, min. HUF 410	Promotional fee: 1.24% min. HUF 396 Standard fee: 1.28%, min. HUF 410	Promotional fee: 1.24% min. HUF 880 Standard fee: 1.28%, min. HUF 912	Promotional fee: HUF 1 148 Standard fee: HUF 1 190
Domestic HUF transactions from other ATM – standard fee[1/5]	Promotional fee: HUF 1 374 Standard fee: HUF 1 424	Promotional fee: HUF 1 148 Standard fee: HUF 1 190	Promotional fee: 2.18% min. HUF 1 106 Standard fee: 2.26%, min. HUF 1 146	Promotional fee: 2.18% min. HUF 1 118 Standard fee: 2.26%, min. HUF 1 231	Promotional fee: 2.18% min. HUF 880 Standard fee: 2.26%, min. HUF 912	Promotional fee: HUF 1 148 Standard fee: HUF 1 190

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]	Promotional fee: EUR 16.35 Standard fee: EUR 16.95					
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR][1]	Promotional fee: EUR 16.35 Standard fee: EUR 16.95					
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] [1]	Promotional fee: HUF 1 374 Standard fee: HUF 1 424	Promotional fee: HUF 1 184 Standard fee: HUF 1 227	Promotional fee: 2.18% min. HUF 1 106 max. HUF 5 086 Standard fee: 2.26%, min. HUF 1 146 max. HUF 5 247	Promotional fee: 2.18% min. HUF 1 188 max. HUF 5 086 Standard fee: 2.26%, min. HUF 1 231 max. HUF 5 274	Promotional fee: 2.18% min. HUF 880 max. HUF 5 086 Standard fee: 2.26%, min. HUF 912 max. HUF 5 274	Promotional fee: HUF 1 184 Standard fee: HUF 1 227
In branch						
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] [1]	Promotional fee: HUF 1 082 Standard fee: HUF 1 122					
Cash withdrawal abroad [Abroad in branch][1]	Promotional fee: EUR 15.51 Standard fee: EUR 16.08					
Balance inquiry at ATM[1*]	Promotional fee: HUF 84 Standard fee: HUF 87					

*Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.

1.3.5 In case of unconditional account packages

1.3.5.1 Card fees[1]

Package		Everyday	Dynamic	Base	Menza Student Account	Further Accounts
Unembossed Start CLEVERcard In case of standard image design Non-available from 15/06/2023 / Visa Classic debit card	annual fee	Promotional fee: HUF 4 847 Standard fee: HUF 5 026				
VertiCard (Mastercard Unembossed bank card) Available from 15/06/2023 / Visa Classic debit card	annual fee	Promotional fee: HUF 7 780 Standard fee: HUF 8 076				
Embossed Start CLEVERcard In case of standard design (not applicable) / Visa Classic debit card	annual fee	Promotional fee: HUF 8 594 Standard fee: HUF 8 911			-	Promotional fee: HUF 8 594 Standard fee: HUF 8 911
Mastercard Standard bankcard* (card issued instead of Embossed Start CLEVERcard and OneCard) Available from 01/03/2024 / Visa Classic debit card	annual fee	Promotional fee: HUF 8 594 Standard fee: HUF 8 911			-	Promotional fee: HUF 8 594 Standard fee: HUF 8 911
VISA Gold	annual fee	Promotional fee: HUF 27 267 Standard fee: HUF 28 275			-	Promotional fee: HUF 27 267 Standard fee: HUF 28 275
Mastercard Gold	annual fee	Promotional fee: HUF 28 288 Standard fee: HUF 29 334			-	Promotional fee: HUF 28 288 Standard fee: HUF 29 334
Virtual card (Virtual No Plastic Mastercard)	monthly fee	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207	Promotional fee: HUF 200 Standard fee: HUF 207
	application fee	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518	Promotional fee: HUF 500 Standard fee: HUF 518

The fees for Visa Classic, Visa Platinum, and Visa Infinite 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 2025.06.25, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the current List of Conditions.

With Menza Student Account exclusively unembossed Start CLEVERcard is available until 14/06/2023. From 15/06/2023 exclusively VertiCard bank card is available.

* Bank does not accept new Embossed Start CLEVERcard applications. The Bank issues a MasterCard Standard bank card instead of the expiring Emossed Start CLEVERcard during renewals, starting from October 2023. From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024 the Bank will issue Mastercard Standard bank cards. From 01/03/2024, the Bank enables the request for a Mastercard Standard type debit card for all account products. From 19/12/2024, sales of the VISA Gold and Mastercard Gold debit cards will cease.

1.3.5.2 OneCard bankcard[1]

Package		Everyday	Dynamic	Base	Menza Student Account	Further Accounts
OneCard bankcard Non-available from 01/03/2024 / Visa Classic debit card	annual fee	Promotional fee: HUF 8 594 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 911[4] Standard fee: HUF 8 999		Promotional fee: HUF 8 594 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 911[4] Standard fee: HUF 11 502	Promotional fee: HUF 8 594 Promotional fee followed by the withdrawal of the promotion in green background: HUF 8 911[4] Standard fee: HUF 8 999	

The fees for Visa Classic, Visa Platinum, and Visa Infinite 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 2025.06.25, which differed from these. Details related to the bank-initiated card replacement can be found in point 7 of the current List of Conditions.

OneCard has PayPass function.
The Onecard partner program was discontinued on the 28th of February 2021.
From 01/03/2024, sales of the OneCard debit card will cease. When renewing expiring OneCard debit cards, from 01/04/2024 the Bank will issue Mastercard Standard bank cards.

1.3.5.3 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][5]	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. From January 1st 2025, the discount will be applicable for POS terminal transactions operated by Magyar Posta as well. 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 , POS terminal operated by Magyar Posta 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 [1/5]	Promotional fee: HUF 1 148 Standard fee: HUF 1 190				

Domestic HUF transactions from other ATM – standard fee [1/5]	Promotional fee: HUF 1 148 Standard fee: HUF 1 190				
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 [1/5]	Promotional fee: HUF 1 148 Standard fee: HUF 1 190				
Domestic HUF transactions from other ATM – standard fee [1/5]	Promotional fee: HUF 1 148 Standard fee: HUF 1 190				
Further transaction fees					
Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
ATM					
Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] [1]	Promotional fee: EUR 16.35 Standard fee: EUR 16.95				
Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] [1]	Promotional fee: EUR 16.35 Standard fee: EUR 16.95				
Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] [1]	Promotional fee: HUF 1 148 Standard fee: HUF 1 190				
In branch with card					
Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] [1]	Promotional fee: HUF 1 082 Standard fee: HUF 1 122				
Cash withdrawal abroad [Abroad in branch] [1]	Promotional fee: EUR 15.51 Standard fee: EUR 16.08				
Balance inquiry at ATM [1*]	Promotional fee: HUF 84 Standard fee: HUF 87				

*Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.

2 Credit Cards and Versatile CLEVERcard

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.

OneCard credit card cash-back rules can be found in the www.raiffeisen.hu, which forms the 2nd attechment of this List of conditions.

Raiffeisen Credit Card online application

Raiffeisen Credit Card online application is available for existing customers to who suitable for the online application criteria. Conditions of online application can be found on the https://www.raiffeisen.hu/hitelkartya_online_igenyles page.

Signing contracts on the Raiffeisen Online Credit Card Platform by the Bank

The Bank's declarations are made using a highly secure electronic stamp based on a qualified certificate when applying for a Raiffeisen OneCard Credit Card online. The use of the electronic stamp is carried out by two individuals authorized on behalf of the Bank, Rajna Gábor and Zeisler Péter, within their areas of responsibility.

2.1 Annual card fees[1]

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 14 846	HUF 24 898
	Issued before 01.04.2012	Issued after 01.04.2012
Unembossed Versatile CLEVERcard In case of standard design **(**not applicable**)**	HUF 9 068	
Embossed Versatile CLEVERcard In case of standard design **(**not applicable**)**	HUF 12 110	
Standard (Oxigén) Credit Card (not applicable**)**	HUF 9 379	HUF 7 273
Gold (Oxigén) Credit Card – includes travel insurance **(**not applicable**)**	HUF 25 015	HUF 21 837

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[5]	Free of charge	
Monthly cycle closing fee (per Card)[1]	HUF 899	
Mobil Banking service monthly fee[1/8]	HUF 639 / 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	Entering into contract until 31.12.2024. and transactions executed on and after 17.02.2025	Entering into contract from 01.01.2025.
Domestic HUF transactions[1/5]	4,25%, min. HUF 1 633	4,87%, min. HUF 1 633
Domestic ATM (non HUF transaction[1]	4,25%, min. 9,87 EUR	4,87%, min. 9,87 EUR+ 0,45%, max. 20.000 Ft
Abroad in post office or in branch[1]	4,25%, min. 9,87 EUR	4,87%, min. 9,87 EUR+ 0,45%, max. 20.000 Ft
Abroad ATM[1]– except in EEA state in EUR	4,25%, min. 9,87 EUR	4,87%, min. 9,87 EUR+ 0,45%, max. 20.000 Ft
Abroad ATM[1] - in EEA state in EUR	4,25%, min. HUF 1 633	4,87%, min. HUF 1 633
Balance inquiry at Raiffeisen ATM[1] (Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.)	HUF 250	

2.2.2 Not applicable products

Purchase[5]	Free of charge
Cash withdrawal with Versatile CLEVERcard[9]	Maximum 50% of the credit limit can be withdrawn as cash, if the credit limit cash withdrawal option is available with the card.
	- If cash is withdrawn from bankaccount linked to Versatile Clevercard, than Bank applies fees listed above in part 1.2.3. and 1.3.3. or 1.3.4.3 and 1.3.5.3. - 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: - at Raiffeisen ATM in Hungary: HUF 0 - at other domestic ATM: HUF 915 Transactions are selected based on the date of accountancy in the actual month.
Cash withdrawal with credit card[9]*	Maximum 50% of the credit limit can be withdrawn as cash.
ATM and post office and in branch with card	
Domestic HUF transactions[1/5]	HUF 2 454
Domestic ATM (non HUF transaction)[1]	EUR 15,00
Abroad in post office or in branch[1]	EUR 15,00
Abroad ATM[1]– except in EEA state in EUR	EUR 15,00
Abroad ATM[1] - in EEA state in EUR	HUF 2 454
Balance inquiry at Raiffeisen ATM[1] (Balance inquiries at foreign ATMs are available for Mastercard cards. In the case of Visa cards, it is only possible to check the balance through your own ATM.)	HUF 87

* Fee of cash withdrawal tranzactions detailed in 2.2.1 and 2.2.2 from credit card credit limit booked between 01st July 2025 and 30th September 2025 is HUF 0 / EUR 0.

2.3 Other credit card account transactions

Money transfer **		Entering into contract until 31.12.2024. and transactions executed on and after 17.02.2025	Entering into contract from 01.01.2025.
via Raiffeisen Direkt, DirektNet, myRaiffeisen mobile application[10] or myRaiffeisen portal – from credit card account linked to OneCard Standard or OneCard Gold Credit Cards	inbank[1]	1,58% + HUF 823 max. HUF 83 119	1,58% + HUF 823 max. HUF 83 119 and 0.45% of the amount over HUF 50,000 (max. HUF 20.000)
	interbank[1]	1,58% + HUF 823 max. HUF 83 119	1,58% + HUF 823 max. HUF 83 119 and 0.45% of the amount over HUF 50,000 (max. HUF 20.000)
via Raiffeisen Direkt, DirektNet, myRaiffeisen mobile application[10] or myRaiffeisen portal - from credit card account linked to Versatile CLEVERCard or Standard (Oxigén) or Gold (Oxigén) Credit Cards	inbank[1]	1,65% + HUF 823 max. HUF 13 168	-
	interbank[1]	1,65% + HUF 823 max. HUF 13 168	-
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		Entering into contract until 31.12.2024. free of charge	Entering into contract from 01.01.2025. 0.45% of the amount over HUF 50,000 (max. HUF 20.000)

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 trasfers, terminating direct debits and money transfer executions.
The maximum amount of HUF 20,000 included in the fees applies to 0.45% added to the given fees.

** Fee of Money transfer tranzactions detailed in 2.3 from credit card credit limit booked between 01st July 2025 and 30th September 2025 is HUF 0 / EUR 0.

2.4 Conditions of the Credit Limits

Size of the credit limit the customer may apply for		
OneCard Standard Credit Card	HUF 150 000 – HUF 3 000 000	
OneCard Gold Credit Card	HUF 750 000 – HUF 3 000 000	
Interest rate		
Not applicable products[11] Versatile CLEVERcard, Standard (Oxigén) Credit Card, Gold (Oxigén) Credit Card	34,28%	
OneCard Standard Credit Card **purchase** interest rate		
- Contract entered into force before 01.02.2015. [11]		
credit line 100 000 – 199 000 HUF	25,15%	
credit line above 200 000 HUF	27,48%	
- Contract entered into force between 01.02.2015 and 01.12.2017[12]		
credit line 100 000 – 199 000 HUF	MNB base rate + 18,65% spread	
credit line above 200 000 HUF	MNB base rate + 20,98% spread	
- Contract entered into force between 01.12.2017[12] and 24.08.2021		
credit line 110 000 – 209 000 HUF	MNB base rate + 18,65% spread	
credit line above 210 000 HUF	MNB base rate + 20,98% spread	
Contract entered into force between 25.08.2021 and 31.05.2022		
credit line 125 000 – 249 000 HUF	MNB base rate + 18,65% spread	
credit line above 250 000 HUF	MNB base rate + 20,98% spread	
- Contract entered into force after 01.06.2022.		
credit line 150 000 – 249 000 HUF	MNB base rate + 18,65% spread	
credit line above 250 000 HUF	MNB base rate + 20,98% spread	
OneCard Gold Credit Card **purchase** interest rate		
- Contract entered into force before 01.02.2015. [11]	26,45%	
- Contract entered into force after 01.02.2015 [12]	MNB base rate + 19,95% spread	
OneCard (Standard and Gold) Credit Card cash **withdrawal** interest rate		
- Contract entered into force before 01.02.2015 [11]	39,20%	
- Contract entered into force after 01.02.2015 [12]	MNB base rate + 32,70% spread	
In case of credit card consolidation with OneCard Credit Card the interest rate of outstanding balance transfer	MNB base rate + 9,09% spread	
Applicable products THM[13]		
OneCard Standard Credit Card		
credit line 150 000 – 249 000 HUF	35,0%	
credit line above 250 000 HUF	35,9%	
OneCard Gold Credit Card	38,4%	
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	25th of each month	The last banking day before, when statement date is not a banking day.
Due date of minimum repayable amount	10th 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 7 056	
Credit limit overshooting fee[1]	HUF 7 056	
Branch repayment fee in case of OneCard Credit Card[1]	HUF 486	
Versatile CLEVERcard Limit Fill-up Service fee of successful transactions[1]	HUF 391	
	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 486	HUF 1 638

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 attachement 1.

2.5 Instalment conditions in case of oustanding 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 debit card and credit card Conditions

Change of the account that is linked to the bank or CLEVER card[1]	
At the branch and via Raiffeisen Direkt	Promotional fee: HUF 966 Standard fee: HUF 1 001
At the branch and via Raiffeisen Direkt in case of Aktív account	HUF 2 000
via myRaiffeisen mobilapplication	Promotional fee: HUF 0 Standard fee: HUF 1 001
via myRaiffeisen mobilapplication in case of Aktív account	HUF 250
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. On a promotional basis, no fee will be charged if the Customer requests a contactless payment-enabled card as a supplementary card instead of the non-contactless VISA Gold debit card between 08/01/2024 and 31/05/2025. In the case of Virtual card (Virtual No Plastic Mastercard), it is not possible to apply for a supplementary card.
Gold cards[1]	Promotional fee: HUF 4 863 Standard fee: HUF 5 042
Mastercard Premium Platina card[1] / Visa Platinum debit card[1]	Promotional fee: HUF 4 863 Standard fee: HUF 5 042
further cards[1] / Visa Classic debit card[1]	Promotional feee: HUF 1 938 HUF 2 009
Replacement fee for VertiCard bank card in case of an Aktív account[1] / Visa Classic debit card[1]	HUF 3 000
Replacement fee for Mastercard Standard bank card in case of an Aktív account[1] / Visa Classic debit card[1]	HUF 4 000
Replacement fee for Mastercard Gold and VISA Gold bank card in case of an Aktív account[1]	HUF 6 000
Limit change [Change of daily card usage limit][1/14]	
At the branch, via Raiffeisen Direkt, via DirektNet, via myRaiffeisen Portal	Promotional fee: HUF 477 Standard fee: HUF 494
via myRaiffeisen mobilapplication	Promotional fee: HUF 0 Standard fee: HUF 494
At the branch, via Raiffeisen Direkt, via DirektNet, via myRaiffeisen Portal in case of Aktív account[1]	HUF 1 000
via myRaiffeisen mobilapplication in case of AKtív account	HUF 0
Blocking and unblocking of card not present bankcard transactions	

At the branch[1]	Promotional fee: HUF 477 Standard fee: HUF 494
Via Raiffeisen Direkt[1]	Promotional fee: HUF 477 Standard fee: HUF 494
Via myRaiffeisen mobile application [1]	Promotional fee: HUF 0 Promotional fee followed by the withdrawal of the promotion in green background: HUF 477 Standard fee: HUF 494
At the branch, via Raiffeisen Direkt, DirektNet, via myRaiffeisen portal or myRaiffeisen mobile application in case of Aktív account	HUF 0
Extra change of daily card usage limit valid for one day [1/14] 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	Promotional fee: HUF 3 887 Standard fee: HUF 4 030
Change of PIN code[1] (changing the PIN code generated by the Bank or already changed by the customer) - can only be initiated at a Raiffeisen ATM	First change is free of charge, after that Promotional fee: HUF 84 Standard fee: HUF 87 per change In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code
Change of PIN code[1] (changing the PIN code generated by the Bank or already changed by the customer) - can only be initiated at a Raiffeisen ATM in case of Aktív account	First change is free of charge, after that HUF 250 per change In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code
Replacement of PIN code[1] (reissue an existing PIN and send it to the customer) - the replaced PIN code is available only in branch	First replacement is free of charge, after that Promotional fee: HUF 966 Standard fee:HUF 1 001 per replacement In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace with a unique PIN code
Replacement of PIN code[1] (reissue an existing PIN and send it to the customer) - the replaced PIN code is available only in branch in case of Aktív accoount	First replacement is free of charge, after that HUF 2 000 per replacement In the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace with a unique PIN code
Emergency services	
Emergency cash withdrawal abroad in bank branch by SWIFT (max. 2 500 USD) [1]	Promotional fee: HUF 9 743 Standard fee: HUF 10 103
Bankcard (or PIN) delivery by courier service to abroad[1]	Promotional fee: HUF 19 496 Standard fee: HUF 20 217
Bankcard (or PIN) delivery by courier service to abroadin case of Aktív account[1]	HUF 25 000
Bankcard and PIN delivery by courier service to abroad (in two separate packages)[1]	Promotional fee: HUF 32 902 Standard fee: HUF 34 119
Bankcard and PIN delivery by courier service to abroad (in two separate packages) n case of Aktív account[1]	HUF 40 000
Card delivered to the branch of the Bank[1/15] From November 22, 2024, for Customers who have entered into a bank card agreement, in the case of bank and credit cards, in-branch card collection can only be requested based on the Bank's individual decision. Unless otherwise agreed with the Customer, the Bank will mail the card to the Customer's domestic mailing address registered with the Bank.	Promotional fee: HUF 3 887 Standard fee: HUF 4 030* *Premium Banking and Premium Banking Plus clients can have their bankcards delivered to the branch of the Bank free of charge starting from 10th of February 2025 until 30th of June 2025. Clients who were charged with the branch delivery fee between 1st of February 2024 and 9th of February 2025 will be credited with the charged fee.
Card delivered to the branch of the Bank in case of Aktív account[1/15] From November 22, 2024, for Customers who have entered into a bank card agreement, in the case of bank and credit cards, in-branch card collection can only be requested based on the Bank's individual decision. Unless otherwise agreed with the Customer, the Bank will mail the card to the Customer's domestic mailing address registered with the Bank.	HUF 10 000
Breach of contract in case of credit card consolidation [1]	Promotional fee: HUF 45 348 Standard fee: HUF 47 025
Withdrawal fee of the credit limit	HUF 0
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, and credit card	3 years In the case of Virtual card (Virtual No Plastic Mastercard) the validity period is 5 years
Providing a debit card [Start CLEVERcard and Bankcards] and Versatile CLEVERcard Cash Deposit in Hungary[1]	
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: HUF 0 Standard fee: HUF 69+0.33% It is not possible to deposit cash at ATMs with Virtual card (Virtual No Plastic Mastercard)
In HUF, at Raiffeisen ATM in case of AKtív account	HUF 0

RaiPay:
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 or biometric identification 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 or biometric identification as well.

The Mastercard bankcards and the VISA debit cards issued by the Bank from 8th January 2024, are considered contactless bankcards.
In case of contactless purchases below HUF 15 000, 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 accordance with requirements concerning strong customer authentication, customers may be expected to enter their PIN codes for amounts below HUF 15,000 as well. In case of purchases above HUF 15 000, 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 1 000 000
CLEVERcard / Visa Classic debit card	HUF 150 000	HUF 1 000 000
further debit cards	HUF 150 000	HUF 1 000 000
OneCard bankcard / Visa Classic debit card	HUF 150 000	HUF 1 000 000
Credit cards	HUF 500 000**	
Maximum number of cash withdrawals per day	5	
Daily purchase limit value	Default	Maximum
Start CLEVERcard / Visa Classic debit card	HUF 100 000	available balance
other debit cards	HUF 100 000	available balance
OneCard bankcard / Visa Classic debit card	HUF 100 000	available balance
Credit cards	Up to available credit limit	
Daily purchase limit number	Default	Maximum
Gold and Platina Cards	15 pcs	25 pcs*
All the other Cards	15 pcs	15 pcs
Transaction purchase limit in e-commerce	HUF 50 000 000	
Daily Cash deposit limit At Raiffeisen ATMs in Hungary, in HUF, per cardholder (total cash deposit amount limit on private individual and premium accountholder account(s))	HUF 2 000 000	

Bank cards requested through the myRaiffeisen mobile application for account opening are issued with the above-mentioned default limits in all cases.

Cards are issued with Default number of Daily purchase limits.
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 tranzaction for one day.
*Daily purchase limit number maximum is changed after 9th May 2022- Before this date the maximum purchase limit number is 15.

Increasing the maximum daily withdrawal limit does not affect the cash withdrawal limit settings prior to 23.07.2024, but from 23.07.2024 the customer may request a modification of the cash withdrawal limit up to the newly announced maximum limit.

**Increasing the maximum daily withdrawal limit does not affect the cash withdrawal limit settings prior to 13.08.2024, but from 13.08.2024 the customer may request a modification of the cash withdrawal limit up to the newly announced maximum limit. For Credit Cards issued under Credit Card contracts concluded from 13.08.2024, the cash withdrawal limit set at the time of issuance is HUF 500,000, which can be modified at the request of the customer.

5 Insurances

5.1 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 (Oxigén) Credit Cards.

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

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

5.2 Credit Shield

Credit shield insurance sales is temporarely suspended from 1st April 2022. Existing insurances contracted before this date are valid with the below conditions.

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

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

6 Allowances, promotions

6.1 Details of the discontinuation of the sale of non-embossed Start CLEVERcards, and description of the special offer

1. Pursuant to the right reserved by the Bank in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the non-embossed Start CLEVERcard type debit card product will be removed from our product range, and therefore, from 15/06/2023, the Bank will cease selling it.
2. When renewing non-embossed Start CLEVERcards (both main and additional cards) expiring from 01/07/2023, the Bank shall issue VertiCard bank cards with the same usability, operation and functions as the non-embossed Start CLEVERcard.
3. In the case of non-embossed Start CLEVERcards applied for before or on 15/06/2023, the Bank shall provide the VertiCard debit cards issued during the renewal of expiring cards at the same rates as those of the old non-embossed Start CLEVERcard linked to the Customer's bank account for the entire duration of the contractual relationship concerning the given debit card or bank account, regardless of the number of renewals (due to expiry).
4. In the event of the replacement of a non-embossed Start CLEVERcard (e.g. in the event of loss, theft or damage to the card), the Bank will also issue a VertiCard type bank card from 15/06/2023.
5. If in addition to a Non-embossed Start CLEVERcard, the holder of the main or additional card already has a VertiCard card linked to the same bank account, the Non-embossed Start CLEVERcard will be cancelled on its expiry date, will not be renewed, and the Bank will not issue a new VertiCard card to replace it.

The Bank has notified its customers of the above changes by means of information attached to the monthly account statements of April 2023.

6.2 Details of the discontinuation of the sale of embossed Start CLEVERcards, and description of the special offer

1. When renewing embossed Start CLEVERcards (both main and additional cards) expiring from 01/10/2023, the Bank shall issue MasterCard Standard bank cards with the same usability, operation and functions as the embossed Start CLEVERcard.
2. In the case of embossed Start CLEVERcards, the Bank shall provide the MasterCard Standard debit cards issued during the renewal of expiring cards at the same rates as those of the old embossed Start CLEVERcard linked to the Customer's bank account for the entire duration of the contractual relationship concerning the given debit card or bank account, regardless of the number of renewals (due to expiry).
3. In the event of the replacement of a embossed Start CLEVERcard (e.g. in the event of loss, theft or damage to the card), the Bank will also issue a MasterCard Standard type bank card from 01/10/2023.

6.3 Credit Card activation and usage promotion – 2025.04.01 – 2025.06.30. - prolonged

1. Raiffeisen Bank announces a Credit Card activation and usage incentive promotion.
2. Promotional period: 1st April 2025 – 30th June 2025. The promotion is prolonged by 30st September 2025, but can be terminated earlier by the Bank.
3. Customers participating in the promotion: Raiffeisen retail and premium customer who applies for OneCard Standard and haven't got credit card (neither main nor supplementary card) from Raiffeisen Bank 6 month prior to the announcement of the current promotion, that means haven't got credit card contract in force, credit card account, credit card limit and activated credit card or credit card which can be activated with Raiffeisen Bank.
4. Customers applying and contracting for an online credit card service (as a main card) during the period of the promotion with Raiffeisen Bank in the promotion may get activation and usage incentives detailed below.
5. Activation incentive: 10 000 HUF is paid to customer if the credit card is requested as part of the promotion and activated within 30 calendar days after the approval and credit card limit set up.
6. Usage incentive:
   - 10%, but maximum 10 000 HUF is paid to customer based on purchase tranzactions executed in grocery stores/supermarkets/hypermarkets in the first 30 calendar days after activation of credit card (within the period of day of activation and 30 calendar days after the activation)
   - 10%, but maximum 10 000 HUF is paid to customer based on purchase tranzactions executed in grocery stores/supermarkets/hypermarkets in the second 30 calendar days after activation of credit card (within the period of 31st calendar day of activation and 60 calendar days after the activation)
7. Usage incentives are paid for transactions identified by Merchant Category Codes (MCC) defined by Mastercard. Relevant MCC codes are: 5311, 5411, 5422, 5451, 5462, 5499.

MCC code of a merchant is set by acquiring bank of the given merchant. Raiffeisen Bank is not responsible for set up of the MCC code for the given merchant. If the acquiring bank of the merchant applies inapproriate MCC code, than tranzactions executed with this merchant is not eligible for usage incentive.

8. Usage incentive is calculated based on total sum of tranzactions with credit cards described in paragraph 6 and 7. Tranzaction are taken into account separately in the two periods of the usage incentives.
   Usage incentive is calculated based on purchase tranzactions, which were booked on customer's credit card account by the calculation of the incentive amount by the Bank.
   A transaction that will be credited by the request of customer or the merchant by the incentive calculation, will not be taken into account.
9. Customer is eligible for usage incentive if he/she is eligible for activation incentive, because card was activated within 30 days after setting the credit limit.
10. Activation and Usage incentives are credited on customer's credit card account by 25th of the next month after 60 days from credit card activation – that is on 24th July 2025 or 22nd August 2025 or 24th September 2025 or 21st October 2025 or 24th November 2025 or 22nd December 2025 or 22nd January 2026 or 24th February 2026, depending on credit card aplication and activation date.
11. Further conditions of activation and usage incentives are:

- Application was made online(Raiffeisen Online Credit Card Platform)
- Customer is not eligible to take part in Tesco Clubcard point collection promotion announced for Raiffeisen credit card
- During the promotion and until the calculation of incentive amount, the customer has no overdue debt to Raiffeisen Bank with any loans or other banking services, in an amount more than 1000 HUF or more than 30 days.
- The credit card is in activated (OK) status in the Bank's system.
- The credit card contract is in force and not under termination upon customer's request or initiated by the Bank by the date of crediting the incentive and
- Customer is registered/entered after the start date of the promotion in Raiffeisen Bank's Loyalty program at any time until the day of crediting, through the myRaiffeisen mobile application.

6.4 Credit Card activation and usage promotion – 2025.01.01 – 2025.03.31.

1. Raiffeisen Bank announces a Credit Card activation and usage incentive promotion.
2. Promotional period: 1st January 2025 – 31st March 2025.
3. Customers participating in the promotion: Raiffeisen retail and premium customer who applies for OneCard Standard or OneCard Gold Credit Card main card and related supplementary card and haven't got credit card (neither main nor supplementary card) from Raiffeisen Bank 6 month prior to the announcement of the current promotion, that means haven't got credit card contract in force, credit card account, credit card limit and activated credit card or credit card which can be activated with Raiffeisen Bank.
4. Customers applying and contracting for credit card service with Raiffeisen Bank in the promotion may get activation and usage incentives detailed below.
5. Activation incentive: 10 000 HUF is paid to customer if the credit card (main or supplementary) is activated within 30 calendar days after the approval and credit card limit set up. Supplementary credit card activation incentive is paid only if main credit card is activated.
6. Usage incentive:
   - 10%, but maximum 10 000 HUF is paid to customer based on purchase tranzactions executed in grocery stores/supermarkets/hypermarkets in the first 30 calendar days after activation of main credit card (within the period of day of activation and 30 calendar days after the activation)
   - 10%, but maximum 10 000 HUF is paid to customer based on purchase tranzactions executed in grocery stores/supermarkets/hypermarkets in the second 30 calendar days after activation of main credit card (within the period of 31st calendar day of activation and 60 calendar days after the activation)
7. Usage incentives are paid for transactions identified by Merchant Category Codes (MCC) defined by Mastercard.
   Relevant MCC codes are: 5311, 5411, 5422, 5451, 5462, 5499.
   MCC code of a merchant is set by acquiring bank of the given merchant. Raiffeisen Bank is not responsible for set up of the MCC code for the given merchant. If the acquiring bank of the merchant applies inapproriate MCC code, than tranzactions executed with this merchant is not eligible for usage incentive.
8. Usage incentive is calculated based on total sum of tranzactions with main and supplementary credit cards together described in paragraph 6 and 7. Tranzaction are taken into account separately in the two periods of the usage incentives.
   Usage incentive is calculated based on purchase tranzactions, which were booked on customer's credit card account by the calculation of the incentive amount by the Bank.
   A transaction that will be credited by the request of customer or the merchant by the incentive calculation, will not be taken into account.
9. Customer is eligible for usage incentive if he/she is eligible for activation incentive, because card was activated within 30 days after setting the credit limit.

10. Activation and Usage incentives are credited on customer's credit card account by 25th of the next month after 60 days from main card activation – that is on 24th April 2025 or 23rd May 2025 or 24th June 2025 or 24th July 2025, depending on credit card aplication and activation date.
11. Further conditions of activation and usage incentives are:

- During the promotion and until the calculation of incentive amount, the customer has no overdue debt to Raiffeisen Bank with any loans or other banking services, in an amount more than 1000 HUF or more than 30 days.
- The credit card is in activated (OK) status in the Bank's system.
- The credit card contract is in force and not under termination upon customer's request or initiated by the Bank by the date of crediting the incentive and
- Customer is registered in Raiffeisen Bank's Loyalty program on the date of credit booking of incentive. The registration cab be done on the website: https://husegprogram.raiffeisen.hu/regisztraciokeres.
  Conditions of registration in Raiffeisen Loyalty Program:
  - email address notified to Bank
  - Bank is authorized to send marketing message through email.

6.5 Credit Card interest discount campaign - 2025.07.01 – 2025.09.30.

1. Raiffeisen Bank announces a Credit Card interest discount campaign.
2. Campaign period: 1st July 2025 – 30th September 2025
3. Customers participating in the campaign: Raiffeisen Retail and Premium customer who has got credit card contract in force with Raiffesien Bank on 1st July 2025 and who's credit card account was not debited with credit interest based on credit card usage in the 6 month periode prior to the announcement of the usage incentive promotion, i.e. between 1st January 2025 and 30th June 2025.
4. Bank offers discount on credit card interest debited on credit card account between 1st July 2025 and 30th September 2025 as a result of main or supplementary card usage to Customer's participating in the campaign. The discount is the half (50%) of the debited interest and will be credited backward.
5. Interest discount is credited on Customer's credit card account backwards on 21st October 2025.
6. Other conditions of credit interest discount are:

- During the promotion and until the credit of interest discount, the customer has no overdue debt to Raiffeisen Bank with any loans or other banking services, in an amount more than 1000 HUF or more than 30 days.
- The credit card is in activated (OK) status in the Bank's system. If the card was renewed or supplementary card was issued during the promotion, the the renewed or supplementary card is activated before 22nd October 2025.
- The credit card contract is in force and not under termination upon customer's request or initiated by the Bank by the date of crediting the interest discount.

6.6 Details of the discontinuation of the sale of OneCard debit cards

1. Pursuant to the right reserved by the Bank in Part 2, Chapter X, Section 10.1.9.1 of the General Business Conditions ("GBC"), the OneCard type debit card product will be removed from our product range, and therefore, from 01/03/2024, the Bank will cease selling it.
2. When renewing OneCard debit cards (both main and additional cards) expiring from 01/04/2024, the Bank shall issue Mastercard Standard bank cards with the same usability, operation and functions as the OneCard debit card.
3. In the case of OneCard debit card applied for before or on 01/03/2024, the Bank shall provide the Mastercard Standard debit cards issued during the renewal of expiring cards at the same rates as those of the old OneCard debit card linked to the Customer's bank account for the entire duration of the contractual relationship concerning the given debit card or bank account, regardless of the number of renewals (due to expiry).
4. In the event of the replacement of a OneCard debit card (e.g. in the event of loss, theft or damage to the card), the Bank will also issue a Mastercard Standard type bank card from 01/03/2024.
5. If in addition to a OneCard, the holder of the main or additional card already has a MasterCard Standard card linked to the same bank account, the OneCard will be cancelled on its expiry date, will not be renewed, and the Bank will not issue a new MasterCard Standard card to replace it.

The Bank has notified its customers of the above changes by means of information attached to the monthly account statements of October 2023.

7 Details related to the discontinuation of Mastercard debit card sales

1. From June 1, 2025, our bank will replace Mastercard and Visa Gold debit cards with new types of Visa debit cards. The card exchange is free of charge, and the current fees and costs associated with the card will not change unfavorably.
2. After June 25, 2025, the Bank will no longer issue Mastercard debit cards or Visa Gold debit cards. Therefore, after this date, when renewing the primary or supplementary card, or when issuing a replacement card (e.g., in case of loss, theft, or damage to the card), we will provide our customers with a new Visa debit card. However, the Bank may temporarily continue to issue Mastercard World Elite debit cards even after this date.

3. In connection with the exchange of debit cards, from June 1, 2025, our bank will unilaterally modify the card pickup location for our Retail and Premium Banking customers based on section 19.13.4 of Chapter XIX of Part 1 of the General Business Conditions, due to changes in certain economic factors and costs significantly affecting operating expenses. Therefore, from this date, the renewed, replacement, or supplementary card will be sent by mail to the notification address recorded with the bank.
4. The Bank will issue a Visa card that is fully equivalent in usability, operation, and functions to the Mastercard debit card. This does not result in any unfavorable changes for customers in terms of fees and costs. The fees and conditions associated with the Visa card will match those of the current Mastercard card (in the case of replacing a Mastercard Platinum debit card, some fees for the new Visa Platinum card will be more favorable). The Bank informed its customers about the above changes by April 1, 2025, via a customer notification sent through Direktnet or by mail.

The Bank will replace Retail and Premium debit cards for cardholders as follows:

Previous debit card	**Visa debit card**
Mastercard Verticard	Visa Classic debit card
Mastercard OneCard	
Start CLEVERcard	
Mastercard Standard	
Unembossed Start CLEVERcard	
Mastercard Premium Start CLEVERcard	
Mastercard Premium Platina	Visa Platinum debit card

The Bank will replace Mastercard Private Banking cards for cardholders as follows:

Previous debit card	**Visa debit card**
Private Mastercard Standard debit card	Visa Classic debit card
Private Visa Gold debit card Private Mastercard Platina debit card	Visa Platinum debit card
Private Mastercard World Elite debit card	Visa Infinite debit card

1. Attachement

Name of Reference Rate: MNB Base Rate

Currency of Refenece 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.

Applied Reference Rate (per annum): MNB Base Rate is 6,50% on 25th September 2024

2. Attachement

Cash Back terms and conditions of the OneCard Credit cards

OneCard hitelkártyához és OneCard Gold hitelkártyához kapcsolódó vásárlás visszatérítés feltételei (raiffeisen.hu) (available only in Hungarian)

3. Attachement

Terms and conditions of the Tesco Clubcard Point Collection rules

Valid from 1 st January 2025:

OneCard hitelkártyához kapcsolódó Tesco Clubcard pontgyűjtő szabályzat (raiffeisen.hu) (available only in Hungarian)

---

[1] The Bank links the calculation of the charges and fees indicated in the present List of Conditions to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR to the nearest two decimal points, according to the general rules of rounding off.

[2] ~~The promotion is valid until withdrawal, but no later than May 31, 2025.~~ The promotional fee applies to card fees due during the promotion period and, in the case of an annual fee, applies to the first year's card fee.

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

[4] ~~This promotion is valid until withdrawal, but no later than 31.12.2025.~~ The promotional fee is valid for annual fees charged during the promotional period.

[5] 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).

[8] 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. . From January 1st 2025, the discount will be applicable for POS terminal transactions operated by Magyar Posta as well.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 exeeds HUF 150,000.

[10] The following payment orders are currently not available via myRaiffeisen mobile application:
- 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
- Forbiding 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
  - contract entered into force before 24.08.2021: 700 000 HUF
  - contract entered into force before 25.08.2021: 750 000 HUF
- for OneCard Standard Credit Card
  - contract entered into force before 01.12.2017 with credit limit 100 000 – 199 000 HUF: 199 000 HUF
  - Contract entered into force between 01.12.2017 and 24.08.2021 with credit limit 110 000 – 209 000 HUF: 209 000 HUF
  - Contract entered into force after 25.08.2021 with credit limit 125 000 – 249 000 HUF: 249 000 HUF

and the THM calculations are based on the followings:

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

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

The calculation of the THM is performed as followed:

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

Where:
H : the amount of the loan reduced with the costs of the admission of the loan,
Ak : amount of the k-th repayment instalment,
m : number of repayment instalment,
tk : the k-th repayment instalment expressed in years or in fraction year,
i : the value of the THM

[14] 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.

[15] 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 identifaction 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.