

The following codes are necessary to use Raiffeisen Direkt and DirektNet and the Digital Channel:

- **Direkt ID:** 8-digit ID, which you can find in the Raiffeisen Direkt and DirektNet application form, in the customer card, or in the card cover letter.
- **Direkt/DirektNet/Digital Channel activation code:** 4-digit one-time code, which is sent to you in SMS when you apply for the service. You will receive separate activation codes for our "Direkt" call centre customer service and for the activation of the "Digital Channel" (DirektNet and approval of internet card payments).
- **Direkt PIN:** 4-digit code for the use of the Direkt call centre customer service; this code is chosen by you when you activate the service.

Activation of Direkt (telephone) PIN code



A one-time activation code is sent to you in SMS, to the mobile phone number provided by you that is included in the Bank's registry. The activation code is to be used once, for the activation of the service, and is valid for 60 days. After 3 failed trials the code will be blocked for 24 hours. After successful activation the code becomes invalid.



Call our Raiffeisen Direkt customer service at the following telephone number: Retail and corporate customers 06-80-488-588
Premium Banking customers 06-80-488-488
Private Banking customers 06-80-455-455



In the appropriate menu options, enter your 8-digit Direct ID and the activation code received in SMS. After this, use the buttons of your phone to enter the 4-digit Direkt PIN code of your choice. From now on you can use any services of Raiffeisen Direkt where customer identification is required with this new 4-digit Direkt PIN code and your 8-digit Direkt ID.

Activation of DirektNet internet banking service



A one-time activation code is sent to you in SMS, to the mobile phone number provided by you that is included in the Bank's registry.



Open the entry page www.raiffeisen.hu/direktnet, and in the DirektNet activation tab enter your 8-digit Direkt ID and the one-time DirektNet activation PIN code you have received in SMS. Click the "Next" button, then enter the login password you have chosen. After successful activation, the activation code sent in SMS cannot be used any longer. From now on you can log in to the system using your 8-digit Direkt ID and the password of your choice.

Digital Channel activation

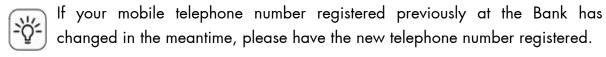
In the case of customers who do not have myRaiffeisen application, the Bank provides a so-called Digital Channel access (Direkt ID and a one-time Digital Channel activation SMS code) for cardholders for the purpose of making card payments over the internet, using which our customers may register into the myRaiffeisen mobile app and are able to authenticate their internet card payments.

In order to be able to approve your internet card purchases smoothly, please download and register the myRaiffeisen app.



Take the following steps to activate your myRaiffeisen mobile application access:

- 1. Download the myRaiffeisen mobile application to your phone from the URL www.raiffeisen.hu/myraiffeisen-app.
- Install and start the myRaiffeisen mobile app on your phone.
 Enter your Direkt ID and the one-time Digital Channel activation code received in SMS.
 - If you have several different roles and consequently several Direkt IDs, you need to activate only one of the identifiers. If you have done so, all your roles will be available to you.
- 3. Enter the one-time activation code received in SMS. (The activation code sent to you will be valid for 60 days.)



For further details on the method of registration, please visit the following website: www.raiffeisen.hu/eros-ugyfelhitelesites.

Frequently asked questions

When do I need a new Direkt activation code?

If you lose or forget your telephone Direkt PIN code, or if it has been banned, you have to request a new Direkt activation code, which you can do in-person at any Raiffeisen branch.

When do I need a new DirektNet activation code?

If you lose or forget your DirektNet password, or if it has been banned, you have to request a new DirektNet activation code, which you can do through Raiffeisen Direkt, or in-person at any Raiffeisen branch.

How can I request a new DirektNet activation code?

Through our call centre customer service, after successful identification, in the appropriate menu as well as at any Raiffeisen branch.

How can I request a new one-time Digital Channel SMS activation code (to be used for internet card payments)?

If you lose or forget your one-time Digital Channel SMS activation code, or if it has been banned, you have to request a new Digital Channel activation code, which—if you have Raiffeisen Direkt telephone codes—you may as well do through our call centre customer service, or in-person, at any Raiffeisen branch.

To which telephone number will I receive the one-time activation code?

The one-time activation code is sent as an SMS message to the mobile telephone number you have provided previously and which is included in the Bank's registry.

How can I know which telephone number I have provided previously, and how can I change it if necessary?

You can get information on the telephone number you have provided previously through our call centre customer service, after successful identification with the Direkt ID and Direkt PIN code, and here you can also change this telephone number, or provide a new one. If you do not have such a code, you can take action in-person at any Raiffeisen branch.

What can I do if I have forgotten my Direkt PIN code?

In such a case you will need a new activation code, which you may request at any Raiffeisen branch.

What can I do if I have forgotten my DirektNet password?

After reactivation you can provide a new password; for this you need to request a new activation code, which you can do through our call centre customer service after successful identification, or in-person at any Raiffeisen branch.

What can I do if I have forgotten my Digital Channel password?

After reactivation you can provide a new password, for which you need to request a new activation code. If you have a Direkt ID and a Direkt PIN code, you can request a new activation code through our call centre menu system, under menu option 2/4. If you do not have such identifiers, or have forgotten these, in that case—provided that certain conditions are met, and after successful identification—you may initiate the activation code request through our call centre customer service, or in-person, at any Raiffeisen branch.