

USEFUL INFORMATION FOR DEBIT CARD AND CREDIT CARD SERVICES

VISA and MasterCard cards are versatile and up-to-date non-cash means of payment. Using them you can get cash or make purchases at card-accepting merchants comfortably and safely.

It is comfortable because

- if you do not have any cash on hand, and unexpected expenses arise, you can solve these using your card,
- you can use your card abroad as well,
- you can have several cards attached to your bank account,
- you can use your credit line belonging to your bank account,
- you can access your money 24/7, independently of the opening hours of the Bank's cash desks

It is safe because

- you need not keep large amounts of cash on you,
- your card can only be used at ATMs with the secret code (PIN) known only to you,
- if your card is lost or stolen, you can have the card blocked; the blockage shall become effective immediately after you have given notice of the loss or theft,
- you can either **disable or permit card-not-present transactions** (in the case of both debit and credit cards).

If you do not use your card in the internet, you can disable such type of transactions, and may as well permit them again subsequently.

By default, card-not-present transactions (e.g. purchases in the internet) are allowed for all newly requested cards. Replacement and renewed cards inherit all settings of the previous card. (This means that if this option was disabled for the previous card, this transaction type will be rejected in the case of the renewed or replacement card as well. In such case if you would rather like to execute such type of transactions, you will have to permit this option.) You can initiate disabling and re-permitting this function through our telephone banking service, or our Electra users in the form of a message as well. Please get informed about the charges of the above service from the Bank's List of Terms & Conditions from time to time in effect.

- from now on we are providing an enhanced security for our customers' card payments in the internet. With our 3D Secure (Internet Security Code) service our customers can approve their online card purchases with a one-time SMS code sent to their mobile phone or through the myRaiffeisen mobile app. For further details [click here](#).

How can you get a bank card?

When applying for our account-keeping service, you may request a Mastercard FWR standard debit card, Mastercard FWR Platinum debit card, Mastercard World Elite debit card or FWR VISA Gold debit card.

[Choose from our cards!](#)

You may at any time request an additional card or further cards at any branch of ours, or through our telephone banking service Raiffeisen Direkt at phone number +36 80 455 455, after identification.

Receipt of the card

- When receiving your card, please make sure that the data included in the card are correct.
- Do not forget to sign the card in the signature panel upon receipt!
- The card including your personal identification number (PIN) should be destroyed in the interest of your security.
- Note down the most important telephone numbers that you might need upon the loss or theft of the card, e.g. Raiffeisen Direkt +36 80 455 455.

Card activation

- Have your card at hand, and call our telephone banking service Raiffeisen Direkt at phone number +36 80 455 455.
- After identification, our telebanker will activate the card.
- You can activate a renewed card—with the exception of cards delivered in-person—through an ATM as well by making a successful cash withdrawal transaction permitted by PIN code. Your PIN code will be identical with the PIN of the replaced card.
- If you receive your card in-person at a branch, our staff will activate the card immediately after receipt.

Card storage

Store and use the card in each case so that it does not get close to any magnetic field (e.g. cash desk, anti-theft devices of shops, magnetic key, etc.).

Cash withdrawal in Hungary and abroad from ATMs

- You can use your card for cash withdrawal only at ATMs displaying the logo (VISA, MasterCard) shown in the card. The amount that you can draw with the card per day is determined by yourself (subject to the limits specified in the List of Term & Conditions from time to time in effect) upon the conclusion of the cardholder agreement; however, the minimum and maximum amounts of cash that can be drawn with a transaction is determined by the operator of the ATM.
- Typically in the case of transactions abroad you have to select the appropriate account type in the screen of the ATM. Your account can be either a current account (folyószámla) or a savings account (betéti számla).
- If you entered the wrong PIN 3 consecutive times when initiating the transaction, you will not be able to execute any more PIN-based transactions that day.
- Please retain the receipt printed by the ATM so that you can check your cash withdrawals more easily. Never leave the receipt at the ATM, because unauthorised parties may abuse the data included in the receipt if they obtain them.

Purchases with debit or credit card in Hungary and abroad—Purchase

- Make purchases with your card only in shops that appear trustworthy.
- Never lose sight of your card during payment transactions.
- Before approving the purchase (signing the receipt or entering the PIN code), make sure that the amount is correct.
- Act with particular prudence when making purchases through the postal service, over the phone, or in the internet, because people may abuse the card data.
- When making purchases in the internet, the security code requested by the merchant is the last 3 digits in the signature panel of the card. Never give your PIN code to anyone!

Holiday, travel

In the interest of a worry-free holiday, it is worth following the advices below:

- **Security requirement for card use abroad:**

Our security service provides an enhanced protection against card abuses outside Europe. If you are planning to travel outside of Europe, or already staying there, and wish to use your Raiffeisen card, please contact your account manager, or call our telephone banking service at phone number +36-80-455 455, name your destination, the term you wish to spend abroad, and the card you intend to use abroad. With such prior notice you can prevent the potential rejection of your card transactions, which may occur if the execution of the transaction is considered risky by the Bank, or any suspicion of fraud arises in respect of the transaction. The service is free of charge at the Bank.

- **Validity, coverage:** Minimum 2-3 weeks before travelling abroad, check whether your card will be valid until the end of the journey, and whether the balance in the account belonging to the card is sufficient, or not.
- **Limits:** Card use is subject to specific limits (daily limit, maximum number of transactions per day, etc.). Check these before the travel so that you will also be able to make larger payment transactions as usual in such case with your card.
- Take the **major telephone numbers** with you, and store these separately from your wallet and documents, along with the number of the card.
- **Telephone banking service:** You can get answers to your card-related questions from abroad as well through the telephone service of the issuing bank. If you have any questions related to card accepting merchants, or want to give notice of loss or theft, do not hesitate to call them.
- **SMS service—Mobile Banking:**

You may get SMS messages on any card use also during your foreign travels, as well as receive inquiries about the genuineness of a transaction, therefore it is worth having your mobile phone turned on abroad as well.

- **Purchase:** The international logos on your card guarantee that you can use your card at millions of merchants and in hundreds of thousands of ATMs. Making purchases with your card is generally free of charge abroad as well, since card-issuing banks never, and merchants only in exceptional cases charge any special commission for handling the transaction. The rules of some countries enable merchants to set different prices for the same product or service depending on whether the buyer pays with cash or with card.

Never lose sight of your card during a purchase.

If for any reason you are unable to pay with the card, do not leave it with the merchant as a "pledge for payment".

In case during your travels you wish to settle your hotel or car rental bill with your card, most hotels and car rental agencies only accept embossed cards (that have a higher service content) as means of payment (MasterCard Standard, World Elite, Platina and Visa Gold type cards).

In the case of hotel service or car rental, the card-accepting service providers will request a preliminary permit for the expected amount of the accommodation or vehicle rental, in the course of which the amount calculated by the merchant will be blocked in your account. The final transaction will occur when the car is returned, which means that you have to have in your account a balance equalling minimum two times the rental amount in order to avoid unpleasant surprises. This practice is applied upon your check-in to the hotel or the receipt of the rented car even in case you tell them in advance that you will settle the price of the service in cash.

If you have booked your accommodation in advance, and have also given them the number of your card, but you do not wish to use the accommodation, do not forget to cancel your booking in due course because your account may be debited with a part of the accommodation cost.

When using your card abroad, you may be requested to verify your identity, and at card-accepting merchants belonging to a higher risk category (e.g. jewellery shop, shops selling electronic equipment) data reconciliation may as well take place between the merchant and your account-keeping institution.

- **Cash withdrawal in Hungary and abroad from ATMs:** In the vast majority of cases, automated teller machines (ATM, Bankomat) include denominations of the local currency.

In general, you have to pay for cash withdrawals, therefore it is worth getting acquainted with the relevant terms & conditions. The operator of the ATM may also limit the amount that you may withdraw from the ATM with one transaction. The amounts appearing in the screen, however, do not necessarily mean the maximum that may be issued; if necessary, try the "Other amount" function already familiar from the use of Hungarian ATMs.

Independently of the card issuer, the operator of the ATM may also be entitled to charge a further commission to the cardholder's account in addition to the withdrawn amount. Your attention will be called to this fact before the closing of the transaction.

- In addition to the card, it might be reasonable to take an **adequate amount of cash** as well for the journey.
- **Currency conversion:** In the case of any card use abroad, the amount of the transaction expressed in the original currency is converted by the international card companies into the currency in which card transactions are settled with the card issuing banks. In the case of Hungarian financial institutions this currency is either USD or EUR. This means that the international card companies will charge the amount of card transactions abroad to the Hungarian issuing banks in EUR or in USD, which amount will be settled by your account-keeping institution with you in the currency of the account to which your card is linked. E.g. if you use your

MasterCard card issued to a HUF-denominated account of yours to pay for goods worth GBP 40 in Great Britain, the card company will transmit this amount—converted into USD—to your account-keeping bank, who will settle the same—converted into HUF, applying the relevant foreign exchange rate—in your account.

In order to avoid unnecessary conversions, please get informed about the above at your bank when getting your card, or before starting your travel.

- **Insurance:** Travel insurance may also be linked—either automatically or optionally—to the debit card service. Please get informed about the existence and terms and conditions of the insurance, and the necessary telephone numbers, before starting your journey.

If you should sustain any loss abroad, by all means call the call centre of the insurance company. In such case get a certificate, minutes or invoice related to the event (e.g. flight delay, medication, etc.), and retain these, then after arriving home forward them to the claims department of the insurance company, as loss settlement will take place on the basis of such documents.

Loss and theft

- If you lose your card, or it is stolen, have it blocked immediately at our telephone number +36 80 455 455 (available 24/7), or call the card company at their telephone number. (Telephone numbers available in the websites of the card companies: VISA: 06-800-17682, MASTERCARD: 06-800-12517). By all means report the theft to the police as well!
- After the card blockage, please let us know if you want a new card or not.
- Once blocked, the card cannot be used again, even if you find it.

Complaints

- Always check your account statement, and make sure that each debit is justified; compare the debits with the certificates received.
- Retain the certificates for at least 2 years.
- If you find any unauthorised debits, please lodge your complaint at a branch, or through DirektNet or our call centre as soon as possible, providing exact details of the occurrence, and if possible, send us the certificates as well.

Expiry/termination

- Cards can be used until 12:00 midnight on the last day of the month displayed on the card (month/year).
- Before expiry, the Bank will automatically renew your card.
- If you do not wish to renew your card, or want another type of card, please let the Bank know this at least 40 days before expiry.

You may also be interested in the card-related [publications](#) of the National Bank of Hungary.