Retail Credit Card List of Conditions

Published: November 05, 2026
Effective: November 06, 2026, from the date of until revoked
(certain provisions shall enter into force on a different, specified date)

1. DISCOUNTS, PROMOTIONS 2
1.1. *Credit Card Usage Promotion – January 1, 2026 – September 30, 2026 09. 30 – Extension 2*
1.2. *Promotional discount on credit cards sold at Tesco - Extension 3*
1.3. *Versatile CLEVER Card Exchange Promotion – May 4, 2026 – September 30, 2026 4*
1.4. *Credit Card Usage Promotion – October 1, 2026 – March 31, 2027 4*
1.5. *Credit Card Cashback Policy 5*
1.6. *Auchan digital coupon policy related to credit cards 5*
1.7. *Tesco Clubcard Points Collection Policy for Credit Cards 6*
1.8. *Tesco Clubcard Credit Limit Redemption Points Collection Rules for Credit Cards 6*
2. CREDIT CARDS 7
2.1. *Visa Credit Cards 7*
2.2. *OneCard Standard and OneCard Gold credit cards, as well as converted from them to Visa credit cards 9*
2.3. *Versatile CLEVER Cards and Oxigen Credit Cards 11*
2.4. *Apply for a Raiffeisen Credit Card Online 14*
2.5. *General Information on the APR 14*
3. RELATED SERVICES 15
3.1. *Mobile Banking service 15*
3.2. *Travel insurance linked to credit card 15*
3.3. *Credit Protection Insurance 15*
4. FURTHER INFORMATION: 16
4.1. *Charging of Fees 16*
4.2. *Contactless Card Function 16*
4.3. *Supplementary Rules for One-Time Transfer Orders and Direct Debits 16*
4.4. *Special rules applicable to transactions conducted at Magyar Posta POS terminals 16*
4.5. *RaiPay 17*
5. TERMS AND CONDITIONS APPLICABLE TO INSTALLMENT PAYMENT AGREEMENTS FOR DEBTS ARISING FROM CREDIT CARD CONTRACTS 17

Changes announced on 2026.11.05. and effective from 2026.11.06. are highlighted with a yellow background

- Announcement of the Auchan digital coupon policy related to credit cards

Changes announced on 2026.10.29. and effective from 2026.12.23 are highlighted with a green background:

- Effective 23 December 2026, the annual premium for the optional travel insurance linked to the credit card will change to 9,990 HUF per year. For insured persons enrolling on or after 23 December 2026, the new annual premium shall apply from the date of enrollment.For insured persons already enrolled on or before 22 December 2026, the new annual premium shall apply from the monthly closing date of the credit card account statement in the card anniversary month following 22 December 2026.

Raiffeisen Bank

This List of Terms and Conditions contains the terms and conditions applicable to retail credit cards exclusively as of May 4, 2026; prior to that date, they were available in the Raiffeisen CLEVER Card, Bank, and Credit Card List of Terms and Conditions. Where the contract concluded with the customer or any terms and conditions, list of terms and conditions, notice, or other document forming part thereof refers to the Raiffeisen CLEVER Card, Bank and Credit Card Terms and Conditions, this shall be understood **to mean the** present **Retail Credit Card Terms and Conditions effective May 4, 2026**.

Provisions regarding retail debit cards are contained in **the Retail Debit Card Terms and Conditions** effective May 4, 2026.

As of May 4, 2026, only Raiffeisen Visa Classic and Raiffeisen Visa Platinum credit cards may be applied for.

Mastercard credit cards and Versatile CLEVERcard cards have been replaced by the Bank with Visa credit cards effective May 4, 2026.

An integral part of this List of Terms and Conditions is Appendix 1, which contains a detailed description of the reference interest rate and interest rate spread adjustment index applied by the Bank.

1. Discounts, Promotions

1.1. Credit Card Usage Promotion – January 1, 2026 – September 30, 2026 09. 30 – Extension

1. Raiffeisen Bank announces a Credit Card usage incentive promotion.
2. Promotional period: January 1, 2026 – September 30, 2026. The promotion is prolonged by September 30, 2026, but can be terminated earlier by the Bank.
3. Customers participating in the promotion: Raiffeisen retail and premium customer who applies for credit 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 online and contracting for credit card service with Raiffeisen Bank in the promotion may get usage incentives detailed below.
5. Usage incentive:
    - 10%, but maximum 10 000 HUF is paid to customer based on purchase transactions executed in grocery stores/supermarkets/hypermarkets on the day of activation of the credit card main card and 30 calendar days after the activation
    - 10%, but maximum 10 000 HUF is paid to customer based on purchase transactions executed in grocery stores/supermarkets/hypermarkets in the second 30 calendar days after activation of credit card main card (within the period of 31st calendar day of activation and 60th calendar days after the activation)
    - 10%, but maximum 10 000 HUF is paid to customer based on purchase transactions executed in grocery stores/supermarkets/hypermarkets in the third 30 calendar days after activation of credit card main card (within the period of 61st calendar day of activation and 90th calendar days after the activation)
6. Usage incentives are paid for transactions identified by Merchant Category Codes (MCC) defined by Visa or 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 inappropriate MCC code, then transactions executed with this merchant is not eligible for usage incentive.
7. Usage incentive is calculated based on total sum of transactions performed with credit cards under these conditions . Transactions are taken into account separately in the three periods of the usage incentives.
    a. Usage incentive is calculated based on purchase transactions, which were booked on customer's credit card account by the calculation of the incentive amount by the Bank.
    b. A transaction that will be credited by the request of customer or the merchant by the incentive calculation, will not be taken into account.
8. Customer is eligible for usage incentive if he/she has activated the card within 30 days after setting the credit limit.
9. Usage incentives are credited on customer's credit card account in the next month after 90 days from main card activation – that is on July 23, 2026 or August 24, 2026 or September 24, 2026 or October 22, 2026 or November 24, 2026 or December 22, 2026 or January 22, 2027 or February 24, 2027 depending on credit card application and activation date.
10. Further conditions of usage incentives are:

a. Application was made online (Raiffeisen Online Credit Card Platform)
b. Customer is not eligible to take part in Tesco Clubcard point collection promotion announced for Raiffeisen credit card
c. 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 and more than 10 days.
d. The credit card is in activated (OK) status in the Bank's system.
e. 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
f. Customer is registered/entered in Raiffeisen Bank's Loyalty program at any time until the day of crediting, through the myRaiffeisen mobile application.
g. Marketing consent: The Customer gives consent to be contacted for advertising purposes (direct marketing, DM) across all channels (postal mail, telephone, SMS, email, other electronic channels) until the day the usage incentive bonus credit detailed in point 9. This voluntary consent is one of the conditions for usage incentives; however, it may be modified or withdrawn at any time, free of charge, without limitation and without providing reasons.
Further information on data processing is provided in the Bank's General Data Processing Notice and the data processing notice regarding advertising, research, and lead collection activities, both available on the Bank's website (www.raiffeisen.hu).

1.2. Promotional discount on credit cards sold at Tesco - Extension

1. Promotional period: April 1, 2026. – September 30, 2026. The promotion is prolonged by December 31, 2026, but can be terminated earlier by the Bank.
2. Customers participating in the promotion:
    a. Raiffeisen retail and premium customer who applies for credit card and haven't got credit card (neither main nor supplementary card) from Raiffeisen Bank 12 month prior to the announcement of the current promotion, that means haven't got credit card contract in force and
    b. applied for credit card in Tesco supermarkets during the promotional period and credit contract come into force after the credit assessement by the Bank.
3. Bank offers the following benefits:
4. Monthly cycle closing fee discount: in 6 consecutive months after the approval of application Bank credits the monthly cycle closing fee debited monthly on credit card account backwards, by 25th of next month to debit of the fee. The monthly fee is credited for months when at least 5 tranzactions exceeding 2 000 Ft each was performed., and the tranzactions were not credited on credit card accoount initiated by merchant, the bank or by the customer.
5. Interest discount: in 3 consecutive months after the approval of application Bank credits the 50% of the interest charged to customer's credit card account backwards, by 25th of next month.
6. Further conditions of promotional benefits are:
    a. the customer does not have a delay exceeding HUF 1,000 and lasting longer than 10 days in relation to any product/service/loan used at Raiffeisen Bank during the campaign period and thereafter until the date of crediting.
    b. the credit card is active, i.e. that credit card status is OK in Bank's system on the day the credit card interest rate discount and/or monthly fee discount is credited.
    c. the credit card agreement is valid and effective and is not under termination initiated by either the Bank or the customer.
    d. the customer has been validly registered after the start date of the campaign or has entered the Raiffeisen Loyalty Program at least once at any time until the crediting date.
7. Marketing consent:
An additional condition for the monthly closing fee discount credit is that the Client provides marketing consent (DM) covering channels at least telephone, email, and other electronic channels by the last day of the settlement period defined in Section 4. This voluntary consent is a prerequisite for the monthly closing fee discount credit but can be modified or withdrawn at any time, free of charge, without limitation or justification. Further information on data processing is available in the Bank's General Data Protection Notice and the Data Protection Notice on Advertising, Research, and Lead Collection activities, accessible on the Bank's website (www.raiffeisen.hu).

An additional condition for the interest discount credit is that the Client provides marketing consent (DM) covering all channels (postal mail, telephone, SMS, email, and other electronic channels) by the date specified in Section 5. This voluntary consent is a prerequisite for the interest discount credit but can be modified or withdrawn at any time, free of charge, without limitation or justification Further information on data processing is available in the Bank's General Data Protection Notice and the Data Protection Notice on Advertising, Research, and Lead Collection activities, accessible on the Bank's website (www.raiffeisen.hu).

1.3. Versatile CLEVER Card Exchange Promotion – May 4, 2026 – September 30, 2026

1. Raiffeisen Bank announces a promotion for customers switching from the Versatile CLEVER card to a Visa Classic debit card and a Visa Classic credit card.
2. Promotional period: from May 4, 2026 to September 30, 2026.
3. Clients participating in the campaign: Raiffeisen retail and premium clients and employees who, as of 2026.05.04, held a non-embossed Versatile CLEVERcard, embossed Versatile CLEVERcard, or Premium Versatile CLEVERcard issued by Raiffeisen Bank and apply for both a Visa Classic debit card and a Visa Classic credit card during the promotion.
4. For participating customers, the Bank will retroactively credit the first annual fee charged for the Visa Classic debit card, depending on the account package, provided all the following conditions are met:

    a. The customer fully activates both the Visa Classic debit card and the Visa Classic credit card. Full activation is considered when the card is inserted into a card acceptance (POS) terminal during a purchase or into a cash dispenser (ATM) during a cash withdrawal, and a successful purchase or cash withdrawal transaction is completed with PIN entry.
    b. The customer completes at least 5 transactions in total with the Visa Classic debit and/or credit card during the promotion period,
    c. Transactions are posted to the customer's bank and/or credit card account by 2026.10.14 at the latest and have not been refunded by the customer, merchant, or Bank,
    d. Both the Visa Classic debit and credit cards have OK status on the day the annual fee discount is credited.
    e. the credit card agreement is valid and effective and is not under termination initiated by either the Bank or the customer.
    f. the customer does not have a delay exceeding HUF 1,000 and lasting longer than 10 days in relation to any product/service/loan used at Raiffeisen Bank during the campaign period and thereafter until the date of crediting.

5. The first annual fee of the VISA Classic debit card will be credited to the customer's bank account on **2026.10.15**.

1.4. Credit Card Usage Promotion – October 1, 2026 – March 31, 2027

1. Raiffeisen Bank announces a Credit Card usage incentive promotion.
2. Promotional period: 1st October 2026 – 31st March 2027.
3. Customers participating in the promotion: Raiffeisen retail and premium customer who applies for Visa Classic credit card and haven't got credit card (neither main nor supplementary card) from Raiffeisen Bank 6 month prior to application, 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 online and contracting for credit card service with Raiffeisen Bank in the promotion may get usage incentives detailed below.
5. Usage incentive:
    - 10%, but maximum 10 000 HUF is paid to customer based on purchase transactions 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 transactions 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 60th calendar days after the activation)
    - 10%, but maximum 10 000 HUF is paid to customer based on purchase transactions executed in grocery stores/supermarkets/hypermarkets in the third 30 calendar days after activation of main credit card (within the period of 61st calendar day of activation and 90th calendar days after the activation)
6. Usage incentives are paid for transactions identified by Merchant Category Codes (MCC) defined by Visa.
   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 inappropriate MCC code, then transactions executed with this merchant is not eligible for usage incentive.

7. Usage incentive is calculated based on total sum of transactions with main credit cards described in paragraph 5 and 6. Transactions are taken into account separately in the three periods of the usage incentives.
   Usage incentive is calculated based on purchase transactions, 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.
8. Customer is eligible for usage incentive if he/she has activated the card within 30 days after setting the credit limit.
9. Usage incentives are credited on customer's credit card account by the next month's credit card monthly closing after 90 days from main card activation.
10. Further conditions of 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 and more than 10 days.
- The physical format of credit card is fully activated via transaction, when card is put into the terminal and PIN code is entered for execution of a successful transaction, and the 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 in Raiffeisen Bank's Loyalty program at any time until the day of crediting, through the myRaiffeisen mobile application.
- Marketing consent: The Customer gives consent at any day by the booking of the promotional incentive to be contacted for advertising purposes (direct marketing, DM) via telephone, email, other electronic channels. This voluntary consent is one of the conditions for usage incentives; however, it may be modified or withdrawn at any time, free of charge, without limitation and without providing reasons.

1.5. Credit Card Cashback Policy

Credit Card Cashback Policy

1.6. Auchan digital coupon policy related to credit cards

Effective: November 6, 2026

Auchan digital coupon policy related to credit cards

1.7. Tesco Clubcard Points Collection Policy for Credit Cards

Effective: October 8, 2025

Amended: October 7, 2026

Tesco Clubcard Points Collection Rules for Credit Cards

1.8. Tesco Clubcard Credit Limit Redemption Points Collection Rules for Credit Cards

Effective: August 1, 2025
Amended: May 4, 2026

Tesco Clubcard Points Collection Rules for Credit Cards Requested Through Credit Limit Conversion

Raiffeisen Bank

2. Credit Cards

2.1. Visa Credit Cards

Available credit limit	
Visa Classic credit card	150,000 HUF – 3,000,000 HUF
Visa Platinum Credit Card	750,000 HUF – 3,000,000 HUF
Credit interest rate The Bank is entitled to adjust the transaction interest rate on Visa Credit Cards solely in light of changes in the central bank's base rate—as the reference interest rate—to the extent and in the direction justified by such changes. The frequency of transaction interest rate adjustments corresponds to changes in the central bank's base rate. Adjustment of the interest rate spread: The Bank applies the H0F interest rate spread adjustment index, based on which the interest rate spread is fixed; the Bank is not entitled to unilaterally adjust it.	
Purchase transactions interest rate	
For Visa Classic credit cards	
Credit limit between 150,000 and 249,000 HUF	MNB base rate + 18.65% interest rate
Credit limit of HUF 250,000 or more	MNB base rate + 20.98% interest surcharge
For Visa Platinum credit cards	MNB base rate + 19.95% interest surcharge
Cash withdrawal and transfer transactions interest rate For Visa Classic and Visa Platinum credit cards	MNB base rate + 32.70% interest surcharge
Credit card fee related to the credit limit conversion service Interest rate on transfers – Visa Classic credit cards for (for cash advances)	MNB base rate + 9.09%
Annual Percentage Rate (APR)	
Visa Classic credit card with a credit limit between 150,000 and 249,000 HUF	34.0%
Visa Classic credit card with a credit limit of 250,000 HUF or higher	34.8%
Visa Platinum credit card	37.4%
Monthly closing fee[1]	938 HUF
Annual fee (primary and supplementary cards)	
Visa Classic credit card[1]	0 HUF
Visa Platinum credit card[1]	25,993 HUF
Purchase	0 HUF
Cash withdrawal with a credit card By default, cash withdrawals can be made up to 50% of the credit limit.	
ATM, post office, or bank branch using a card	
Domestic (HUF transaction) [1]	5.08%, min. 1, ,704 HUF
From domestic ATMs (non-HUF transactions)[1]	5.08%, min. 10.30 EUR+ 0.45%, max. 20,000 HUF
At a post office or bank branch abroad[1]	5.08%, min. 10.30 EUR+ 0.45%, max. 20,000 HUF
ATM abroad – except in EEA member states in EUR[1]	5.08%, min. 10.30 EUR+ 0.45%, max. 20,000 HUF
ATM abroad, in EEA member states in EUR[1]	5.08%, min. 1, 704 HUF
Balance inquiry at Raiffeisen ATMs[1] (For Visa cards, balance inquiries are only available at the bank's own ATMs.)	261 HUF
One-time transfer in HUF	
Via Raiffeisen Direkt, DirektNet, the myRaiffeisen mobile app, or the myRaiffeisen portal[1]	1.64% + 859 HUF, max. 86,776 HUF plus 0.45% of the amount exceeding 50,000 HUF (but max. 20,000 HUF)
Minimum transferable amount	1,000 HUF
Transfer of debt related to the credit limit redemption service	0 HUF
Execution of a direct debit order from a credit card credit line	0.45% of the amount exceeding 50,000 HUF (but max. 20,000 HUF)

Crediting a Visa Fast Funds transaction to the credit card account	0 HUF	
Repayment terms		
Date of statement issuance	The 25th of each month	If this is not a banking day, then the previous banking day.
Minimum monthly repayment amount	5% of the utilized credit limit plus any unpaid minimum repayment amount from previous billing periods, but at least 5,000 HUF	
Due date for the monthly minimum repayment	The 10th day of each month	If this is not a banking day, then the next banking day.
Fee for collecting the minimum amount	0 HUF	
Credit top-up service fee [1]	1,710 HUF	
Monthly late payment fee – If the minimum amount is not repaid by the due date. [1]	7,366 HUF	
Monthly fee for exceeding the credit limit [1]	7,366 HUF	
Branch deposit fee[1]	507 HUF	
Replacement Card Fee No fee will be charged if the card is lost during postal delivery; if a card issued with incorrect data due to the Bank's error is replaced; or if the original card is unsuitable for its intended use and this is confirmed by the Bank's investigation. The Customer may initiate the investigation by returning the card to a bank branch.		
Visa Classic Credit Card [1]	2,097 HUF	
Visa Platinum credit card [1]	5,263 HUF	
PIN change [1] (changing a PIN code generated by the Bank or previously changed by the customer) – can only be initiated at a Raiffeisen ATM	First time: 0 HUF, each subsequent time: 90 HUF	
PIN replacement [1] (reissuance and delivery of an existing PIN code to the customer) – the replacement PIN code can only be picked up at a bank branch	First time: 0 HUF, each subsequent time: 1,045 HUF	
Pickup of card or replacement card at a bank branch [1] Card pickup at a bank branch is possible only if requested at the branch, if the customer has a foreign mailing address or a P.O. box, or if requested at based on the Bank's individual decision. No fee is charged for requesting a replacement card.	4,207 HUF	
Fees for emergency services		
Fee for emergency cash withdrawal at a bank branch abroad via the SWIFT system (max. 2,500 USD) [1]	10,547 HUF	
Sending a card (or PIN code) abroad via courier service [1]	21,106 HUF	
Sending a card and PIN code via courier service abroad (in two shipments) [1]	35,620 HUF	
Daily Card Usage Limits The Bank cards daily purchase issues with default settings for.and cash withdrawal limits Within the limits (maximum cash withdrawal and purchase amount and number of transactions), the customer is entitled to request, a custom limit setting As part of an **extraordinary limit modification**, it is possible to request a one-off, single-day increase of the set daily cash withdrawal limit (amount), the maximum number of daily cash withdrawal transactions, and the maximum number of purchase transactions. It is considered an extraordinary limit modification if the new limit exceeds the general daily card-usage maximums. (The extraordinary limit modification is valid until 24:00 on the day it is set.)		
Daily cash withdrawal limit		
	Default setting	Maximum
Value	500,000 HUF	500,000 HUF
Number	5 pcs	5 pcs
Daily purchase limit		
Amount	Up to the current credit limit	
	Default setting	Maximum
Number	15 pcs	35 pcs
Transaction limit for online purchases	50,000,000 HUF	
Fee for limit modification The fee is charged after every change to the daily cash withdrawal or purchase limit amount or quantity.		
In the branch, via Raiffeisen Direkt, DirektNet, or the myRaiffeisen portal [1]	515 HUF	
on the myRaiffeisen mobile app [1]	Promotional fee until withdrawal: 0 HUF Standard fee: 515 HUF	
Occasional, extraordinary daily card-usage **limit modification** valid for a given day [1]	4,207 HUF	
Enabling or disabling the online card purchase feature		

In the branch[1]	Promotional fee until December 31, 2026: 0 HUF Standard fee: 515 HUF
Raiffeisen Direkt[1]	Promotional fee until December 31, 2026: 0 HUF Standard fee: 515 HUF
myRaiffeisen mobile app[1]	Promotional fee until December 31, 2026: 0 HUF Standard fee: 515 HUF
Credit card validity period	3 years
Contract breach fee for credit limit replacement[1]	49,094 HUF
Credit limit withdrawal fee	0 HUF

2.2. OneCard Standard and OneCard Gold credit cards, as well as converted from them to Visa credit cards

Credit interest rate For credit cards contracted before February 1, 2015, the Bank is entitled to adjust the transaction interest rate after February 1, 2015, solely in light of changes in the central bank's base rate—as the reference interest rate—to the extent and in the direction justified by such changes. The frequency of transaction interest rate adjustments corresponds to changes in the central bank's base rate. By specifying the credit card interest rate as an annual rate, the effective value of the interest rate previously communicated as a monthly rate prior to February 1, 2015, has not changed. Adjustment of the interest rate spread for credit cards contracted after February 2015: The Bank applies the H0F interest rate spread adjustment index, based on which the interest rate spread is fixed, and the Bank is not entitled to unilaterally modify it.		
Purchase transactions interest rate		
For OneCard Standard / Visa Classic credit cards		
For contracts concluded **before February 1, 2015**		
Credit limit between 100,000 and 199,000 HUF	24.15%	
Credit limit of 200,000 HUF or more	26.48%	
For contracts entered into **between February 1, 2015, and December 1, 2017**		
Credit limit between 100,000 and 199,000 HUF	MNB base rate + 18.65% interest premium	
Credit limit of 200,000 HUF or more	MNB base rate + 20.98% interest premium	
For contracts entered into **between December 1, 2017, and August 25, 2021**		
Credit limit between 110,000 and 209,000 HUF	MNB base rate + 18.65% interest premium	
Credit limit of HUF 210,000 or more	MNB base rate +20.98% interest premium	
For contracts entered into **between August 25, 2021, and May 31, 2022**		
Credit limit between 125,000 and 249,000 HUF	MNB base rate + 18.65% interest premium	
Credit limit of 250,000 HUF or more	MNB base rate + 20.98% interest premium	
For contracts entered into **after June 1, 2022**		
Credit limit between 150,000 and 249,000 HUF	MNB base rate + 18.65% interest premium	
Credit limit of 250,000 HUF or more	MNB base rate + 20.98% interest margin	
For OneCard Gold/ Visa Platinum credit cards		
For contracts entered into **before February 1, 2015**	25.45%	
For contracts concluded **after February 1, 2015**	MNB base rate +19.95% interest premium	
Cash withdrawal and transfer transactions interest rate		
For Visa Platinum credit cards OneCard Standard / Visa Classic and OneCard Gold / Visa Platinum		
For contracts entered into **before February 1, 2015**	38.2%	
For contracts concluded **after February 1, 2015**	MNB base rate + 32.70% interest premium	
Interest on transfers related to the service credit limit conversion - For Visa Classic credit cards issued in place of OneCard Standard (Credit limit conversion purpose)	MNB base rate + 9.09%	
Monthly closing fee[1]	938 HUF	
Annual fee (primary and supplementary cards)		
For OneCard Standard / Visa Classic credit cards [1]	0 HUF	
For OneCard Gold / Visa Platinum credit cards [1]	For contracts concluded by July 19, 2015	For contracts concluded on or after July 20, 2015
	15,499 HUF	25,993 HUF
Purchase	0 HUF	
Cash withdrawal with a credit card By default, cash withdrawals can be made up to 50% of the credit limit.		

	For contracts entered into by December 31, 2024, for transactions executed on or after February 17, 2025	For contracts concluded on or after January 1, 2025
Domestic (HUF transaction) [1]	4.43%, min. 1,704 HUF	5.08%, min. 1,704 HUF
From domestic ATMs (non-HUF transactions)[1]	4.43%, min. 10.30 EUR	5.08%, min. 10.30 EUR+ 0.45%, max. 20,000 HUF
At a post office or bank branch abroad[1]	4.43%, min. 10.30 EUR	5.08%, min. 10.30 EUR+ 0.45%, max. 20,000 HUF
ATM abroad – except in EEA member states in EUR[1]	4.43%, min. 10.30 EUR	5.08%, min. 10.30 EUR+ 0.45%, max. 20,000 HUF
ATM abroad, in EEA member states in EUR[1]	4.43%, min. 1,704 HUF	5.08%, min. 1,704 HUF
Balance inquiry at Raiffeisen ATMs [1] (Balance inquiry at third-party ATMs is available for Mastercard cards. For Visa cards, balance inquiries are only possible at our own ATMs.)	261 HUF	
One-time transfer in HUF		
Via Raiffeisen Direkt, DirektNet, the myRaiffeisen mobile app, or the myRaiffeisen portal – from the credit card account linked to a OneCard Standard / Visa Classic or OneCard Gold / Visa Platinum credit card [1]	For contracts entered into by December 31, 2024, for transactions executed on or after February 17, 2025	For contracts entered into on or after January 1, 2025
	1.64% + 859 HUF, max. 86,776 HUF	1.64% + 859 HUF, max. 86,776 HUF, plus 0.45% of the amount exceeding 50,000 HUF (but max. 20,000 HUF)
Minimum transferable amount	1,000 HUF	
Transfer of debt related to the credit limit redemption service	0 HUF	
Execution of a direct debit order from a credit card credit line	For contracts entered into by December 31, 2024	For contracts concluded on or after January 1, 2025
	0 HUF	0.45% of the amount exceeding 50,000 HUF (but max. 20,000 HUF)
Mastercard Money Send/Visa Fast Funds Crediting the transaction to the credit card account	0 HUF	
Repayment terms		
Date of statement issuance	The 25th of each month	If this is not a banking day, then the previous banking day.
Minimum monthly repayment amount	5% of the utilized credit limit plus any unpaid minimum repayment amount from previous billing periods, but at least 5,000 HUF	
Due date for the monthly minimum repayment	The 10th day of each month	If this is not a banking day, then the next banking day.
Fee for collecting the minimum amount	0 HUF	
Credit top-up service fee [1]	For contracts concluded by July 19, 2015	For contracts concluded on or after July 20, 2015
	507 HUF	1,710 HUF
Monthly late payment fee – If the minimum amount is not repaid by the due date. [1]	7,366 HUF	
Monthly fee for exceeding the credit limit [1]	7,366 HUF	
Branch deposit fee [1]	507 HUF	
Replacement card fee No fee will be charged if the card is lost during postal delivery; if a card issued with incorrect data due to the Bank's error is replaced; or if the original card is unsuitable for its intended use and this is confirmed by the Bank's investigation. The Customer may initiate the investigation by returning the card to a bank branch.		
OneCard Standard / Visa Classic credit card replacement card fee [1]	2, ,097 HUF	
OneCard Gold / Visa Platinum credit card replacement fee [1]	5,263 HUF	
PIN change[1] (changing a PIN code generated by the Bank or previously changed by the customer) – can only be initiated at a Raiffeisen ATM	First time: 0 HUF, each subsequent time: 90 HUF	
PIN replacement [1] (reissuance and delivery of an existing PIN code to the customer) – the replacement PIN code can only be picked up at a bank branch	First time: 0 HUF, each subsequent time: 1,045 HUF	

Pickup of card or replacement card at a bank branch[1] Card pickup at a bank branch only requested at the branch is possible if, provided the customer has a foreign mailing address or a P.O. box, or if requested at based on the Bank's individual decision. No fee is charged for requesting a replacement card.	4,207 HUF	
Fees for emergency services		
Fee for emergency cash withdrawal at a bank branch abroad via the SWIFT system[1] (max. 2,500 USD)	10,547 HUF	
Sending a card (or PIN code) via courier service abroad[1]	21,106 HUF	
Sending a card and PIN code via courier service abroad[1] (in two shipments)	35,620 HUF	
Daily card usage limits The Bank issues the cards with default settings for the daily purchase limit (amount and number of items). Within the limits maximum for cash withdrawals and purchases (amount and number of transactions), the customer is entitled to request individual limit adjustments at As part of an **extraordinary limit modification**, it is possible to request a one-off, single-day increase of the set daily cash withdrawal limit (amount), the maximum number of daily cash withdrawal transactions, and the maximum number of purchase transactions. It is considered an extraordinary limit modification if the new limit exceeds the general daily card-usage maximums. (The extraordinary limit modification is valid until 24:00 on the day it is set.)		
Daily cash withdrawal limit		
	Default setting	Maximum
value	500,000 HUF	500,000 HUF
Number	5 pcs	5 pcs
Daily purchase limit		
Amount	Up to the current credit limit	
	Default setting	Maximum
Number	15 pcs	35 pcs
Transaction limit for online purchases	50,000,000 HUF	
Fee for limit modification The fee is charged after every change to the daily cash withdrawal or purchase limit amount or quantity.		
In the branch, via Raiffeisen Direkt, DirektNet, or the myRaiffeisen portal [1]	515 HUF	
On the myRaiffeisen mobile app [1]	Promotional fee until withdrawal: 0 HUF Standard fee: 515 HUF	
Occasional, extraordinary daily card-usage **limit modification** valid for a given day [1]	4,207 HUF	
Enabling or disabling the online card purchase feature		
In the branch[1]	Promotional fee until December 31, 2026: 0 HUF Standard fee: 515 HUF	
On Raiffeisen Direkt[1]	Promotional fee until December 31, 2026: 0 HUF Standard fee: 515 HUF	
On the myRaiffeisen mobile application[1]	Promotional fee until December 31, 2026: 0 HUF Standard fee: 515 HUF	
Credit card validity period	3 years	
Contract breach fee for credit limit replacement [1]	49,094 HUF	
Credit limit withdrawal fee	0 HUF	

2.3. Versatile CLEVER Cards and Oxigen Credit Cards

Credit interest rate (purchases, cash withdrawals, transfers, direct debit orders)		
Versatile CLEVER Card, Standard (Oxigen) credit card, Gold (Oxigen) credit card	33.28%	
Annual fee (primary and supplementary cards)		
	Issued before April 1, 2012	Issued on or after April 1, 2012
Non-embossed Versatile CLEVER Card Standard[1]	9,466 HUF	
Embossed Multi-purpose CLEVER Card Standard[1]	12,642 HUF	
Standard (Oxigen) credit card[1]	9,791 HUF	7,593 HUF
Gold (Oxigen) credit card[1] – includes accident, illness, and baggage insurance	26,115 HUF	22,797 HUF
Purchase[1]	0 HUF	

Cash withdrawal with a credit card

By default, cash withdrawals of up to 50% of the credit limit can be made **using Oxigen credit cards**.

For Versatile CLEVER Cards:
- If the cash withdrawal is **made from the bank account** linked to the card, the bank will charge the fee specified in sections 1.3.1. and 1.3.2. of the Retail Debit Card Terms and Conditions.
- If the cash withdrawal **is made against** the **credit line** associated with the card, the first 3 transactions per month are 0 HUF, and subsequent transactions:
  - At Raiffeisen ATMs: 0 HUF
  - Domestically, at non-Raiffeisen ATM: 955 HUF

The order of transactions is determined based on the date of execution.

ATM, post office, or bank branch using a card		
Domestic (HUF transaction) [1]	2,561 HUF	
From a domestic ATM (non-HUF transaction)[1]	15.66 EUR	
At a post office or bank branch abroad [1]	15.66 EUR	
ATM abroad – except in EEA member states in EUR[1]	15.66 EUR	
ATM abroad, in EEA member states in EUR[1]	2,561 HUF	
Balance inquiry at Raiffeisen ATMs [1] (Balance inquiry at third-party ATMs is available for Mastercard cards.)	90 HUF	
One-time transfer in HUF		
Via Raiffeisen Direkt, DirektNet, the myRaiffeisen mobile app, or the myRaiffeisen portal – From a credit card account linked to a Versatile CLEVER Card or a Standard (Oxigen) or Gold (Oxigen) Credit Card[1]	1.72% + 859 HUF, max. 13,747 HUF	
Minimum transfer amount	1,000 HUF	
Transfer of debt related to the credit limit redemption service	0 HUF	
Mastercard Money Send Transaction credited to credit card account	0 HUF	
Repayment terms		
Date of statement issuance	The 25th of each month	If this is not a banking day, then the previous banking day.
Minimum monthly repayment amount	5% of the utilized credit limit plus any unpaid minimum repayment amount from previous billing periods, but at least 5,000 HUF	
Due date for the monthly minimum repayment	The 10th day of each month	If this is not a banking day, then the next banking day.
Fee for automatic transfer of the minimum amount per successful transfer For Versatile CLEVERcard and Oxigen Standard	0 HUF	
Fee for the credit top-up service per successful transfer For the Versatile Smart Card [1]	408 HUF	
Monthly late payment fee – If the minimum amount is not repaid by the due date.[1]	7,366 HUF	
Monthly fee for exceeding the credit limit [1]	7,366 HUF	
Change of account number assigned to the Versatile CLEVER Card If the account number assigned to the CLEVER Card is changed, the fee will be charged to the new bank account linked to the card, in accordance with the terms of that bank account's fee package		
In the branch and via Raiffeisen Direkt[1]	1,045 HUF	
In the branch and via Raiffeisen Direkt - For Aktív account[1]	2,088 HUF	
via the myRaiffeisen mobile app [1]	Promotional fee until withdrawal: 0 HUF Standard fee: HUF 1,045	
myRaiffeisen mobile app - For Aktív account[1]	Promotional fee until withdrawal: 0 HUF Standard fee: 261 HUF	
Replacement card fee No fee is charged if the card is lost during postal delivery; if a card produced with incorrect data due to the Bank's error is replaced; or if the original card is unsuitable for its intended use and this is confirmed by the Bank's investigation. The Customer may initiate the investigation by submitting the card at a bank branch.		
Versatile Smart Card card replacement card fee[1]	2,097 HUF	
Oxigen Gold, Premium Gold credit card replacement card fee[1]	5,263 HUF	
PIN change [1](changing a PIN code generated by the Bank or previously changed by the customer) – can only be initiated at a Raiffeisen ATM	First time: 0 HUF, each subsequent time: 90 HUF	
PIN change [1] (changing a PIN code generated by the Bank or previously changed by the customer) – can only be initiated at a Raiffeisen ATM - For Aktív account	First time: 0 HUF, each additional time: 261 HUF	

PIN replacement [1] (reissuance and delivery of an existing PIN code to the customer) – the replacement PIN code can only be picked up at a bank branch	First time: 0 HUF, each subsequent time: 1,045 HUF	
PIN replacement [1] (reissuance and delivery of existing PIN code to customer) – replacement PIN code can only be picked up at a bank branch - For Aktív account	First time: 0 HUF, every subsequent time: 2,088 HUF	
Pickup of card or replacement card at a bank branch[1] Card pickup at a bank branch is only possible if requested at the branch and if the customer has a foreign mailing address or a P.O. box, or if requested at based on the Bank's individual decision. No fee is charged for requesting a replacement card.	4,207 HUF	
Card or replacement card pickup at a bank branch - For Aktív accounts [1] Card pickup at a bank branch is only possible if requested at the branch and if the customer has a foreign mailing address or P.O. box. No fee is charged for requesting a replacement card.	10,440 HUF	
Fees for emergency services		
Fee for emergency cash withdrawal at a bank branch abroad via the SWIFT system [1] (max. 2,500 USD)	10,547 HUF	
Sending a card (or PIN code) via courier service abroad[1]	21,106 HUF	
Sending a card (or PIN code) via courier service abroad - For Aktív account[1]	26,100 HUF	
Sending a card and PIN code via courier service abroad (in two shipments) [1]	35,620 HUF	
Sending a card and PIN code via courier service abroad (in two shipments) - For Aktív account[1]	41,760 HUF	
Daily card usage limits The Bank issues the cards with the default setting for the daily purchase limit assigned. Within the limits (value and number of transactions), maximum for cash withdrawals and purchases the customer is entitled to request a custom limit setting. As part of an **extraordinary limit modification**, it is possible to request a one-off, single-day increase of the set daily cash withdrawal limit (amount), the maximum number of daily cash withdrawal transactions, and the maximum number of purchase transactions. It is considered an extraordinary limit modification if the new limit exceeds the general daily card-usage maximums. (The extraordinary limit modification is valid until 24:00 on the day it is set.)		
Daily cash withdrawal limit		
	Default setting	Maximum
value	500,000 HUF	500,000 HUF
Number	5 pcs	5 pcs
Daily purchase limit		
Amount	Up to the current credit limit	
	Default setting	Maximum
Number	15 pcs	35 pcs
Transaction limit for online purchases	50,000,000 HUF	
Fee for limit modification The fee is charged after every change to the daily cash withdrawal or purchase limit amount or quantity.		
In the branch, Raiffeisen Direkt, DirektNet, myRaiffeisen portal	515 HUF	
In the myRaiffeisen mobile application [1]	Promotional fee until withdrawal: 0 HUF Standard fee: 515 HUF	
In the branch, Raiffeisen Direkt, DirektNet, myRaiffeisen portal — for Versatile CLEVERcard and Aktív account [1]	1 044 HUF	
In the myRaiffeisen mobile application — for Versatile CLEVERcard and Aktív account [1]	0 HUF	
Occasional, extraordinary daily card-usage **limit modification** valid for a given day [1]	4,207 HUF	
Enabling or disabling the online card purchase feature		
In the branch[1]	Promotional fee until December 31, 2026: 0 HUF Standard fee: 515 HUF	
via Raiffeisen Direk[1]	Promotional fee until December 31, 2026: 0 HUF Standard fee: 515 HUF	
On the myRaiffeisen mobile app[1]	Promotional fee until December 31, 2026: 0 HUF Standard fee: 515 HUF	
In the branch, Raiffeisen Direkt, DirektNet, myRaiffeisen portal, or myRaiffeisen mobile application – for Aktív account[1]	0 HUF	
Credit card validity period	3 years	
Contract breach fee for credit limit withdrawal for credit purposes [1]	49,094 HUF	
Credit limit withdrawal fee	HUF 0	

[1] The Bank links the calculation of the fees specified in this list of terms and conditions to the average consumer price index published annually by the Central Statistical Office for the preceding calendar year. The amount or rate of the fee is automatically adjusted (indexed) as of April 1 of each year in accordance with the average consumer price index applicable to the preceding calendar year. The Bank publishes any changes to the fee in this list of terms and conditions by April 1 of each year at the latest. When adjusting the fee, the Bank applies a whole HUF amount based on general rounding rules; in the case of a fee specified in euros, the amount is rounded to two decimal places.

2.4. Apply for a Raiffeisen Credit Card Online

The option to apply for a Raiffeisen Credit Card online is available to existing customers who meet the online application requirements.

- You can find the terms and conditions for online applications on the website, under "Information applying via the online channel" at .
- Only the Visa Classic credit card can be applied for online.

When applying for a Raiffeisen Credit Card online, the Bank's legal declarations are made using an enhanced-security electronic stamp based on a qualified certificate. The use of the electronic stamp falls under the responsibility of two individuals authorized to make commitments on behalf of the Bank: Márk Péter Kovács and Viktória Nagy.

2.5. General Information on the APR

The APR was determined based on current terms and conditions and applicable laws and may change if these terms and conditions change.
In determining the APR, the Bank based its calculations on the following terms and conditions:
Credit limit amount:
- Visa Classic Credit Card: 375,000 HUF,
- Visa Platinum Credit Card: 750,000 HUF
In the case of the Visa Platinum Credit Card, the APR calculated was by taking into account the lowest credit limit available at the Bank, contrary to the conditions set forth in Section 9(1)(c) of Government Decree No. 83/2010 (March 25).

Additional factors considered when calculating the APR:

- Term: 1 year.
- Purchase interest
- Fees and costs:
  the card's annual and monthly closing fees

In determining the APR, the Bank applied the following calculation method. The entire available credit limit is utilized through purchases on the first day of the first billing cycle, and the Cardholder pays only the Minimum Payment due at the end of the grace periods following each billing cycle (payment due date), or repays the entire remaining balance in a single lump sum upon the expiration of the one-year assumed term.

The total credit cost indicator applicable to the final credit limit approved by the Bank—which may differ from the value indicated in this List of Terms and Conditions—is set forth in the Bank's written notice, which forms part of the individual contract. The settlement period taken into account in the calculation of the APR runs from the 25th day of each month to the 25th day of the following month. If the cut-off date is not a banking business day, the banking business day immediately preceding it shall be taken into account in the calculation of the settlement period. The APR value does not reflect the interest rate risk of the loan.

The APR is calculated using the following formula:

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

Where: H: the loan amount, reduced by the costs associated with taking out the loan

Ak: the amount of the kth installment,
m: the number of installments,
tk: the date of the kth installment, expressed in years or fractions of a year,
i: the APR

3. Related services

3.1. Mobile Banking service

Monthly fee [1]	667 HUF / phone number

For a monthly fee the Bank provides the Card Info service and, if the Account Info service is activated, also the Account Info service. Accordingly, unlimited SMS notifications are sent regarding transactions initiated with the card and those executed on the credit card account.

Contents of Mobile Banking packages

	CARD INFO	ACCOUNT INFO*
Credit card transactions		
Domestic / international cash withdrawal	X	-
Domestic / international purchase	X	-
Credit card account activity		
Credit to credit card account	-	X
Debit on credit card account	-	X

*Starting February 1, 2026, the Bank will not send separate SMS notifications for the following account-related transactions initiated by the Bank: interest credit, loan interest debit.

3.2. Travel insurance linked to credit card

	Visa Classic	Visa Platinum
Type of travel insurance	Optional	Bundled
Annual premium for the travel insurance linked to the bank card	3,990 HUF/year 9,990 HUF/year shall apply to insured persons enrolling on or after 23 December 2026 from the date of enrollment. For insured persons already enrolled on or before 22 December 2026, the annual premium shall apply from the monthly closing date of the credit card account statement in the card anniversary month following 22 December 2026.	The premium for the travel insurance is included in the annual card fee.

3.3. Credit Protection Insurance

The Bank **has** temporarily **suspended** the sale of credit protection insurance **effective April 1, 2022.**

Existing policies remain valid under the following terms and conditions.

Credit Protection Insurance (Cardif) Basic Package	0.69% of the credit limit used at the end of the month
Credit Protection Insurance (Cardif) Senior Package 1	0.49% of the credit limit used at the end of the month
Credit Protection Insurance (Cardif) Senior Package 2	0.39% of the credit limit used at the end of the month
Monthly cost of Credit Protection (Uniqa)	0.30% of the credit limit utilized at the end of the month

The term of the insurance for each insured person corresponds to the duration of the credit line, except in cases where the insurance is terminated during this period. The Bank debits the credit card account with the monthly insurance premium on the date the account statement is issued each month.

4. Further information:

4.1. Charging of Fees

The **monthly closing fee** is charged for the first time on the monthly closing date following the activation of the credit card that brings the credit card agreement into effect, and thereafter it is due concurrently with each monthly closing. The monthly closing fee will continue to be charged as long as there is an active or activatable credit card linked to the credit card account.
The monthly closing fee is charged for each credit card (primary and supplementary) associated with the credit card account.

The **annual fee** for the credit card is charged immediately following the card activation for the first time, and subsequently annually at the monthly closing of the expiration month, covering the following year.
The annual fee is charged for each credit card (primary and supplementary) linked to the credit card account.

Fees related to the **Mobile Banking** service available for credit cards are charged on the last banking day of the month to the credit card account.

One-time fees for individual transfers, direct debits, and other orders are due upon execution of the order/transaction.

The Bank is entitled to debit the due fees on or after the due date from the credit card account.

4.2. Contactless Card Function

Visa credit cards are classified as contactless cards.
Contactless cards may be used without a signature or PIN code for contactless purchases under 15,000 HUF, or abroad up to the amount limit specified in the given country, at locations that accept contactless payments. Based on regulations regarding strong customer authentication, entering a PIN code may be required even for amounts under 15,000 HUF. Purchases exceeding 15,000 HUF, or abroad, exceeding the limit set by the given country (e.g., 20 EUR), must be authorized by the cardholder by entering a PIN code.

4.3. Supplementary Rules for One-Time Transfer Orders and Direct Debits

The Bank executes one-time transfer orders and direct debit orders against the available credit line. The provisions governing cash withdrawal transactions apply to the calculation of transaction interest on amounts debited pursuant to a one-time transfer order. The execution of a direct debit order constitutes a purchase; therefore, the provisions governing purchase transactions apply to the calculation of transaction interest on amounts debited via direct debit orders.
In addition to the fees listed above, the customer may be charged commissions and costs levied by partner banks involved in the execution of the order.
The provisions regarding the cancellation or recall of a transfer order, the termination of a direct debit order, the deadlines for accepting orders, and the order of execution of orders are set forth in the Raiffeisen Bank Account and Electronic Services Terms and Conditions in effect at any given time.
The maximum amount of 20,000 HUF listed under fees applies to the 0.45% added to the given fee item.

The maximum amount of transfer transactions that can be initiated from a credit card account, the maximum number of transfers per day, and the daily maximum transfer amount limit, as well as the rules governing these, and the options and fees for modifying the limits, are set forth in Section 16 of the Raiffeisen Bank Account and Electronic Services Terms and Conditions in effect at any given time.

The maximum number of transfers per day, the maximum amount per transfer, and the daily transfer limits set by the Bank or the User apply uniformly to all of the customer's bank accounts and credit card accounts.

4.4. Special rules applicable to transactions conducted at Magyar Posta POS terminals

Payment by bank card for cash transfer orders (postal check deposits) and other services available at post offices are classified as either a purchase transaction or a cash withdrawal, depending on the POS terminal used by Magyar Posta. For details, please visit the Magyar Posta website (http://posta.hu).

4.5. RaiPay

Unlocking your Android device is required in all cases to complete the payment.
For high-value payments exceeding the 20,000 HUF limit (hereinafter: high-value payments), the Cardholder must also approve the payment transaction by entering the RaiPay code or via biometric authentication. If the combined total of several consecutive payments, each of which is below the high-value payment threshold, reaches the 100,000 HUF limit, the Cardholder must also approve the payment reaching this limit by entering the RaiPay code or through biometric authentication.
The RaiPay service is available for Mastercard-type cards.

5. Terms and Conditions Applicable to Installment Payment Agreements for Debts Arising from Credit Card Contracts

The purpose of an installment payment agreement for debt arising from a credit card agreement is to establish a payment schedule for overdue debt owed to Raiffeisen Bank under the credit card agreement.

The interest rate applicable to the installment payment agreement for the debt arising from the credit card agreement is the interest rate applicable during the second interest period of the Raiffeisen Personal Loan, without any interest rate discount. The interest rate is fixed and remains unchanged until the maturity of the term. The interest terms are set forth in Raiffeisen Bank's List of Terms and Conditions for Unsecured Consumer Loans.

The Bank does not charge a contract amendment fee for the installment payment agreement.

Appendix 1

Name of reference interest rate: MNB base rate

Reference interest rate currency: HUF

Term of the reference interest rate: identical to the term of application of the central bank base rate

Definition of reference interest rate: The benchmark interest rate set by the National Bank of Hungary, which influences the interest payable on bank deposits and loans.

Availability of the reference rate**:** The current reference rate is published on the website of the National Bank of Hungary (http://www.mnb.hu).

Frequency of changes: In line with changes in the central bank's base rate

Interest rate spread **adjustment index:** H0F, with a value of zero; the interest rate spread remains unchanged for the duration of the contract. The current value of the index is published on the website of the National Bank of Hungary (http://www.mnb.hu).
Applicable reference interest rate (annual): MNB Base Rate is 5,5% on 1st October 2026.

The Bank is entitled to adjust the transaction interest rate solely in light of changes in the central bank base rate as the reference rate, to the extent and in the direction justified by the change in the reference rate.