

Raiffeisen Bank Zrt. Usage Incentive Promotion – 2026

Promotional Terms and Conditions

Raiffeisen Bank Zrt. (registered office: 1133 Budapest, Váci út 116-118., company registration number: Cg.01-10-041042, registering court: Budapest Metropolitan Court of Registration, hereinafter referred to as the Bank) organizes a promotion called **"Usage Incentive Promotion - 2026,"** the participation conditions of which are defined as follows:

Organizer: Raiffeisen Bank Zrt. (registered office: 1133 Budapest, Váci út 116-118., company registration number: Cg.01-10-041042, registering court: Budapest Metropolitan Court of Registration, hereinafter: the Bank).

By participating in the Promotion and accepting the promotional cashback, the customer declares and acknowledges that they have fully read and unconditionally accepted the terms set forth in these Promotional Terms and Conditions.

The execution of the Promotion and participation therein shall be conducted in accordance with these Promotional Terms and Conditions. These Promotional Terms and Conditions will be published on the Bank's website and among the Bank's Notices for the entire duration of the Promotion and thereafter.

Promotion period: from October 8, 2026, until withdrawal, but no later than October 31, 2026.

The customer will be entitled to the promotional cashback upon the simultaneous fulfillment of the following conditions:

- The customer is a private individual account holder in the Retail or Premium Banking segment.
- As of September 30, 2025, the customer holds a valid and effective Hungarian forint payment account framework agreement with the Bank, and based on this agreement, at least one forint payment account remains active throughout the entire promotion period.
- The Bank has directly informed the customer about the Promotion, the opportunity to participate, and its details via email, SMS, push notification, or phone calls initiated by customer service.
- The client credits a minimum of HUF 214,662 monthly in at least two months among November 2026, December 2026, and January 2027 to their HUF-denominated account, in no more than two installments. Additionally, in at least two of these months, the client makes at least one card purchase per month of at least HUF 5,000 or the equivalent in foreign currency using a Visa debit card. Card transactions counted towards this promotion are converted at the mid-exchange rate valid for outgoing foreign currency transfers and card transactions for retail clients on October 6, 2026 (Value date). Exchange rates are available on the Bank's website: [Exchange rates for outgoing foreign currency transfers and card transaction settlements - Raiffeisen BANK.](#)
- At the time of cashback crediting, the cardholder's Visa debit card must be active, and the customer must have at least one active forint bank account that is not under termination.

The following transactions will not be considered (and do not qualify as purchase transactions):

- Automated and one-time cash disbursements (e.g., deposit ATM transactions)



- Cash withdrawals at post offices, ATMs, or bank branches
- Transactions involving funds that can be directly converted into cash, such as e-wallet top-ups, traveler's checks, and so-called quasi-cash transactions (e.g., any type of transaction executed via the Revolut system).

The fulfillment of the conditions will be determined based on data stored in the Bank's IT systems.

A customer is entitled to the promotional cashback only once.

Promotional Cashback

The Bank will credit 10% of the total value of purchases actually posted between October 8, 2026, and January 31, 2027, made with the Visa debit card involved in the promotion, up to a maximum of **HUF 20,000**, to the forint bank account of customers who meet the conditions. If the customer has multiple forint bank accounts and multiple accounts qualify for crediting, the cashback will be credited to the first opened forint bank account.

The cashback amount is determined based on the total sum of purchase transactions made with the debit card involved in the promotion according to these terms.

The cashback will be rounded to the nearest whole forint according to rounding rules.

Only the Bank's records are authoritative for determining eligibility for cashback and the amount of cashback.

Both primary and supplementary cards participate jointly in the Promotion; therefore, cashback is calculated and credited once per customer based on purchases made with all primary and supplementary debit cards linked to one or more payment accounts. Thus, a customer is entitled to cashback only once.

The Bank will credit the promotional amount to eligible customers' forint bank accounts by February 28, 2027.

Raiffeisen Bank Ltd., as the payer, will fulfill any tax payment and reporting obligations arising from the credited amount in accordance with applicable tax laws.

The Bank reserves the right to withdraw or modify this Promotion as set out in these Promotional Terms and Conditions.

Privacy Notice for the Promotion

The following personal data of the customer will be processed in connection with the Promotion: the customer's full name, date of birth, email address, and personal data related to verifying the conditions of participation in the Promotion (e.g., existence of banking relationship).

The customer is entitled to request information about the processing of their personal data at any time via the following contact details:

- By postal mail: Raiffeisen Bank Zrt., Budapest 1700, Hungary
- In person: at any Raiffeisen Bank branch
- Electronically: by email sent to info@raiffeisen.hu
- By phone: at +36-80-488-588

We inform you that your personal data specified in this Promotional Terms and Conditions will also be processed for the purpose of verifying the participation conditions in this Promotion. The original purpose of processing your personal data is to properly provide the bank card and the underlying



account agreement as banking services (including identification, communication, and ensuring proper use of the bank card). The legal basis for this data processing is the performance of the bank account agreement under Article 6(1)(b) of the GDPR.

Considering the close connection between the original data processing purpose and the verification of promotional conditions as an additional purpose, after examining the conditions set out in Article 6(4) of the GDPR (compatibility test), our Bank has deemed the two purposes compatible. During the compatibility assessment, the Bank found, among other things, that both purposes relate to the bank card service provided by the Bank, involve the same data subjects (Bank customers holding bank cards), the scope of processed data is limited to a small amount of low-risk data, and no additional data is processed for the further purpose. Processing for the additional purpose does not adversely affect the data subject's privacy, as the data subject suffers no disadvantage, and the legal relationship between the Bank and the data subject (bank card usage) is not affected in any way by the additional processing. Detailed information on data processing related to the original purpose is included in the Bank's [data management notice for payment services](#), available on the [Bank's website \(www.raiffeisen.hu\)](#).

The customer may request the (i) correction, (ii) restriction, (iii) data portability, (iv) deletion of their personal data, and (v) has the right to object to the processing of their personal data. In case of rights violations, the customer may contact the Bank's Data Protection Officer, the National Authority for Data Protection and Freedom of Information, or the courts.

The data processed by the Bank in connection with the customer during the Promotion is handled in accordance with the provisions on banking secrecy of Act CCXXXVII of 2013 on credit institutions and financial enterprises, the European Parliament and Council Regulation (EU) 2016/679 (GDPR), and Act CXII of 2011 on the Right of Informational Self-Determination and Freedom of Information (Infotv.), as detailed in the Bank's [General Data Management Notice](#) and this Promotional Terms and Conditions.

If you have any complaints or objections related to the Promotion, you may submit them:

- In person at any Raiffeisen Bank branch,
- By phone via Raiffeisen Direkt at +36-80-488-588,
- In writing by postal mail addressed to Raiffeisen Bank, Central Complaint Management Group (1133 Budapest, Váci út 116-118.),
- Electronically through the Bank's website, or
- By email at info@raiffeisen.hu.

For more information about complaint handling, please visit:

<https://www.raiffeisen.hu/kapcsolat/panasz-bejelentes>. The detailed rules of complaint handling are included in the Bank's [Complaint Handling Policy](#).