# Retail Debit Card List of Conditions

Announced on 29th of October 2026

Valid: from 30th of October 2026 until withdrawn

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

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Amendments announced on 29th of October 2026 and effective as of 1st of January 2027 are marked by green background:

- The annual premium for the optional travel insurance linked to the bank card will change effective 1 January 2027. For insured persons enrolling on or after 1 January 2027, the annual premium will be HUF 9,990 per year, effective from the date of enrollment. For insured persons already enrolled as of 31 December 2026, the new annual premium will apply from the first card anniversary date following 31 December

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This List of Conditions, effective from May 4, 2026, contains conditions exclusively for retail debit cards. Prior to this, it was available under the name Raiffeisen CLEVERcard, Bank, and Credit Card List of Conditions. Where any contract concluded with the client or any part thereof, including any business regulations, lists of conditions, announcements, or other documents concerning debit cards, refers to the Raiffeisen CLEVERcard, Bank, and Credit Card List of Conditions, from May 4, 2026, this shall be understood to mean the present Retail Debit Card List of Conditions.
The sections concerning retail credit cards are contained in the Retail Credit Card List of Conditions from May 4, 2026.

## 1 Providing a debit card [Start CLEVERcard and Bankcards]

### 1.1 Types of bankcards that can be applied for by channels

~~The Bank will accept new applications through the Raiffeisen Online Account Opening Platform until 8:00 PM on May 28, 2026. Therefore, with effect from this date, bank cards will no longer be available for application through this channel.~~

| Card type | Channel | |
|---|---|---|
| | **As an existing customer** | **As a new customer** |
| **In case of Retail Bank accounts** | | |
| **Visa Classic** | branch<br>Raiffeisen Direkt | branch<br>myRaiffeisen mobile application |
| **Visa Platinum** | branch<br>Raiffeisen Direkt | branch |
| **Visa Infinite** | branch<br>Raiffeisen Direkt | branch |
| **In the case of Premium Banking accounts** | | |
| **Visa Classic** | branch<br>Raiffeisen Direkt | branch<br>myRaiffeisen mobile application |
| **Visa Platinum** | branch<br>Raiffeisen Direkt | branch<br>myRaiffeisen mobile application |
| **Visa Infinite** | branch<br>Raiffeisen Direkt | branch |

### 1.2 Card fees[1]

#### 1.2.1 Visa debit cards available for application.

Card fees:

| | **Visa Classic** | **Visa Platinum** | **Visa Infinite** |
|---|---|---|---|
| Annual fee - for all accounts | HUF 10,440 | HUF 36,540 | HUF 67,860 |
| Annual fee – Basic account | HUF 0 for the account holder for the primary card.<br>In the case of applying for a supplementary card, it can be obtained at the fee without discounts. | Non-available | Non-available |
| Annual fee - Menza | HUF 10,440 | Non-available | Non-available |
| Application fee | HUF 0 | HUF 0 | HUF 0 |

Discounts on card fees by account package:

| | **Visa Classic** | **Visa Platinum** | **Visa Infinite** |
|---|---|---|---|
| Aktív account | Promotional fee in the first year: 0 HUF<br>The promotion is valid until withdrawal, but no later than December 31, 2026.* | - | - |

| | | | |
|---|---|---|---|
| Yelloo account | Promotional fee in the first year: HUF 0<br>The promotion is valid until withdrawal, but no later than December 31, 2026*<br>Discounted annual fee for subsequent years upon fulfillment of the condition: HUF 835** | - | - |
| | Discounted annual fee for subsequent years without the fulfillment of the condition<br>Promotional fee until December 31, 2026: HUF 5,000 | | |

*The first annual fee is charged only for the first year after applying for a new bank card. New Visa bank cards issued in place of cards affected by the Visa bank card replacement do not qualify as a new bank card application.

** Discounted annual fee upon fulfillment of the condition promotion: The promotion applies ~~to bank cards requested~~ from January 1, 2026, until withdrawn, but no later than December 31, 2026, the promotional fee applies to card fees that become due during the promotion period. The discounted annual fee will be charged if the Customer conducts purchasing transactions totaling at least the following with the given debit card or as a Primary Cardholder with their credit card in the 12 months preceding the annual fee charge:

- For fee charges between January 1, 2026, and July 31, 2026, totaling at least HUF 300,000.
- For fee charges between August 1, 2026, and January 31, 2027, totaling at least HUF 100,000.

If this condition is not met, the non-discounted fee will be charged. Only booked transactions will be considered when accounting for purchasing transactions. The annual fee for the card will be determined and charged based on the conditions of the account package applicable to the Customer at the time of the annual fee charge. When the condition for the discounted annual fee is met, the transaction information stored in the Bank's systems will be authoritative. The Bank does not provide a separate information interface regarding this; already executed purchasing transactions can be verified based on the account history. The first annual fee for the card will be charged upon its issuance, and subsequently, every year on the first working day of the month following the month of the first issuance.

### 1.2.2 Bank cards that will no longer be available for application from August 1, 2025.

| **Package** | | Aktív account | Yelloo | Account in foreign currency | Further Accounts |
|---|---|---|---|---|---|
| **Unembossed Start CLEVERcard**<br>In case of standard image design<br>Non-available from 15/06/2023 / Visa Classic debit card | annual fee | HUF 6,652 | Discounted fee upon fulfillment of the condition: Promotional fee until December 31, 2026: HUF 835**<br><br>Fee without the fulfillment of the condition: Promotional fee until December 31, 2026: HUF 5,000<br>Standard fee: HUF 6,652 | HUF 5,247 | |
| | application fee | HUF 4,167 | HUF 3,730 | - | |
| **VertiCard**<br>(Mastercard Unembossed bank card) / Visa Classic debit card | annual fee | HUF 8,560 | <u>Discounted fee upon fulfillment of the condition:</u> Promotional fee until December 31, 2026: HUF 835**<br><br><u>Discounted fee without the fulfillment of the condition:</u> Promotional fee until December 31, 2026: HUF 5,000<br>Standard subsequent annual card fee: HUF 8,421 | HUF 8,421 | |

| Package | | Aktív account | Yelloo | Account in foreign currency | Further Accounts |
|---|---|---|---|---|---|
| | application fee | Promotional fee until December 31, 2026: HUF 0*<br>Standard fee:<br>HUF 5,220 | 1st application fee:<br>Promotional fee until December 31, 2026:<br>HUF 0[2]<br>Standard fee:<br>HUF 4,578<br>From 2nd issue:<br>HUF 4,578 | HUF 4,578 | |
| **Mastercard Standard bankcard**<br>(card issued instead of Embrossed Start CLEVERcard and OneCard)<br>Available from 01/03/2024 / Visa Classic debit card | annual fee | HUF 10,440 | <u>Discounted fee upon fulfillment of the condition</u>:<br>Promotional fee until December 31, 2026: HUF 800<br>Standard fee: HUF 835**<br><br><u>Discounted fee without the fulfillment of the condition:</u><br>Promotional fee until December 31, 2026:<br>HUF 5,000<br>Promotional fee followed by the withdrawal of the promotion:<br>HUF 8,772[3]<br>Standard fee:<br>HUF 9,634 | HUF 9,303 | |
| | application fee | HUF 0 | HUF 4,822 | - | |
| **Embossed Start CLEVERcard**<br>In case of standard and special image design (not applicable) / Visa Classic debit card | annual fee | Promotional fee:<br>HUF 9,986[3]<br>Standard fee:<br>HUF 11,003 | <u>Discounted fee upon fulfillment of the condition:</u><br>Promotional fee until December 31, 2026: HUF 835**<br><br><u>Discounted fee without the fulfillment of the condition:</u><br>Promotional fee until December 31, 2026:<br>HUF 5,000<br>Promotional fee followed by the withdrawal of the promotion:<br>HUF 8,772[3]<br>Standard fee:<br>HUF 9,634 | HUF 9,303 | |
| | application fee | HUF 4,665 | HUF 4,822 | - | |
| **OneCard debit card**<br>Not available for application from March 1, 2024. / Visa Classic debit card | annual fee | Promotional fee:<br>HUF 9,986[3]<br>Standard fee: HUF 11,003 | <u>Discounted fee upon fulfillment of the condition:</u><br>Promotional fee until December 31, 2026: HUF 835**<br><br><u>Discounted fee without the fulfillment of the condition:</u><br>Promotional fee until December 31, 2026:<br>HUF 5,000<br>Promotional fee after the expiration or termination of the promotion: HUF 8,772 [3]<br>Standard fee:<br>HUF 9,634 | Promotional fee: HUF 9,303[4]<br>Standard fee: HUF 9,394 | |
| | application fee | HUF 4,665 | HUF 4,822 | - | |

| Account package | | Feewinner | Activity 3.0 | Everyday 2.0 and Online | Base 2.0 |
|---|---|---|---|---|---|
| **Unembossed Start CLEVERcard** In case of standard image design Non-available from 15/06/2023 / Visa Classic debit card | annual fee | HUF 6,652 | HUF 6,652 | HUF 5,326 | HUF 6,879 |
| | application fee | HUF 3,730 | HUF 4,167 | HUF 4,309 | |
| **VertiCard** (Mastercard Unembossed bank card) / Visa Classic debit card | annual fee | HUF 8,421 | HUF 8,421 | HUF 8,421 | |
| | application fee | HUF 4,578 | HUF 4,578 | HUF 4,578 | |
| **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 9,986[3] Standard fee: HUF 11,003 | Promotional fee: HUF 9,986[3] Standard fee: HUF 11,003 | Promotional fee: HUF 8,772[3] Standard fee: HUF 9,634 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 |
| | application fee | HUF 4,219 | HUF 4,665 | HUF 4,822 | |
| **Embossed Start CLEVERcard** In case of standard design (not applicable) / Visa Classic debit card | annual fee | Promotional fee: HUF 9,986[3] Standard fee: HUF 11,003 | Promotional fee: HUF 9,986[3] Standard fee: HUF 11,003 | Promotional fee: HUF 8,772[3] Standard fee: HUF 9,634 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 |
| | application fee | HUF 4,219 | HUF 4,665 | HUF 4,822 | |
| **OneCard debit card** Not available for application from March 1, 2024. / Visa Classic debit card | annual fee | Promotional fee: HUF 9,986[3] Standard fee: HUF 11,003 | Promotional fee: HUF 9,986[3] Standard fee: HUF 11,003 | Promotional fee: HUF 8,772[3] Standard fee: HUF 9,634 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 |
| | application fee | HUF 4,219 | HUF 4,665 | HUF 4,822 | |

**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 5,183[3] Standard fee: HUF 6,318 | HUF 6,879 | HUF 6,879 | HUF 6,879 | HUF 5,247 |
| | application fee | - | HUF 4,309 | HUF 3,855 | HUF 4,309 | - |
| **VertiCard** (Mastercard Unembossed bank card) Available from 15/06/2023 / Visa Classic debit card | annual fee | HUF 8,421 | HUF 8,421 | HUF 8,421 | HUF 8,421 | HUF 8,421 |
| | application fee | HUF 4,578 | HUF 4,578 | HUF 4,578 | HUF 4,578 | HUF 4,578 |
| **Embossed Start CLEVERcard** In case of standard design (not | annual fee | Promotional fee: HUF 9,154[3] Standard fee: HUF 9,906 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | HUF 9,303 |

| | | | | | | |
|---|---|---|---|---|---|---|
| applicable) / Visa Classic debit card | application fee | - | HUF 4,822 | HUF 4,364 | HUF 4,822 | - |
| **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 9,154[4] Standard fee: HUF 10,359 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | HUF 9,303 |
| | application fee | - | HUF 4,822 | HUF 4,364 | HUF 4,822 | - |
| **OneCard debit card** Not available for application from March 1, 2024. / Visa Classic debit card | annual fee | Promotional fee: HUF 9,154[4] Standard fee: HUF 9,631 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 9,303[4] Standard fee: HUF 9,394 |
| | application fee | - | HUF 4,822 | HUF 4,364 | HUF 4,822 | - |

| **In case of card applied before 12th September 2013** | | | | | |
|---|---|---|---|---|---|
| **Package** | | Fee Waiver and Activity | Fee Waiver 2.0 | FeeWaiver Plus | Activity 2.0 |
| **Unembossed Start CLEVERcard** In case of standard image design Non-available from 15/06/2023 / Visa Classic debit card | annual fee | HUF 5,183 | HUF 6,879 | HUF 6,879 | HUF 6,879 |
| | application fee | - | HUF 4,309 | HUF 3,855 | HUF 4,309 |
| **Embossed Start CLEVERcard** In case of standard design (not applicable) / Visa Classic debit card | annual fee | HUF 9,154 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 |
| | application fee | - | HUF 4,822 | HUF 4,364 | HUF 4,822 |
| **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 9,154[4] Standard fee: HUF 9,612 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 |
| | application fee | - | HUF 4,822 | HUF 4,364 | HUF 4,822 |
| **OneCard bankcard Non-available from 01/03/2024 / Visa Classic debit card** | annual fee | Promotional fee: HUF 9,154[4] Standard fee: HUF 9,555 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 | Promotional fee: HUF 10,326[3] Standard fee: HUF 11,375 |
| | application fee | - | HUF 4,822 | HUF 4,364 | HUF 4,822 |

| 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 | HUF 5,247 | | | | |
| **VertiCard** (Mastercard Unembossed bank card) Available from 15/06/2023 / Visa Classic debit card | annual fee | HUF 8,421 | | | | |
| **Embossed Start CLEVERcard** In case of standard design (not applicable) / Visa Classic debit card | annual fee | HUF 9,303 | | | - | HUF 9,303 |
| **Mastercard Standard bankcard** (card issued instead of Embrossed Start CLEVERcard and OneCard) Available from 01/03/2024 / Visa Classic debit card | annual fee | HUF 9,303 | | | - | HUF 9,303 |
| **OneCard bankcard** Non-available from 01/03/2024 / Visa Classic debit card | annual fee | Promotional fee: HUF 9,303[4] Standard fee: HUF 9,394 | Promotional fee: HUF 9,303[4] Standard fee: HUF 12,008 | | Promotional fee: HUF 9,303[4] Standard fee: HUF 9,394 | |

The fees for Visa Classic, Visa Platinum 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 2025.08.01, which differed from these. Details related to the bank-initiated card replacement can be found in point 5 of the current List of Conditions.

Cards issued for the Basic Account will be replaced with Visa Classic cards after 01.08.2025, for both main and companion cards. The annual fee for cards replaced for Visa Classic for main cards is HUF 0.
The fee for Visa Classic companion cards issued in this way is:
- Unembossed Start CLEVERkártya (with standard card image) annual fee for previous cards: HUF 5,326, and issuance fee: HUF 4,309.
- Fees for the requested companion card: VertiCard: annual fee HUF 8,421, and issuance fee: HUF 4,578.

*The promotional fee applies to card fees due during the promotional period; in the case of an annual fee, it applies to the first year's card fee.
** Discounted annual fee upon fulfillment of the condition promotion: The promotion applies ~~to bank cards requested~~ from January 1, 2026, until withdrawn, but no later than December 31, 2026, the promotional fee applies to card fees that become due during the promotion period. The discounted annual fee will be charged if the Customer conducts purchasing transactions totaling at least the following with the given debit card or as a Primary Cardholder with their credit card in the 12 months preceding the annual fee charge:

- For fee charges between January 1, 2026, and July 31, 2026, totaling at least HUF 300,000.
- For fee charges between August 1, 2026, and January 31, 2027, totaling at least HUF 100,000.

If this condition is not met, the non-discounted fee will be charged. Only booked transactions will be considered when accounting for purchasing transactions. The annual fee for the card will be determined and charged based on the conditions of the account package applicable to the Customer at the time of the annual fee charge. When the condition for the discounted annual fee is met, the transaction information stored in the Bank's systems will be authoritative. The Bank does not provide a separate information interface regarding this; already executed purchasing transactions can be verified based on the account history. The first annual fee for the card will be charged upon its issuance, and subsequently, every year on the first working day of the month following the month of the first issuance.

## 1.3 Transaction fees – Card purchase and cash withdrawal fees [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 300,000 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 300,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 300,000.

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.

Transactions are selected based on the transaction date in the actual month.

### 1.3.1 Transaction fees in case of available accounts

| **Package** | Aktív account | Yelloo | Account in foreign currency, Basic [1] | Further Accounts |
|---|---|---|---|---|
| **Purchases with debit cards in Hungary [5], Purchases with debit cards abroad [Purchase] [5]** | Free of charge | Free of charge | Free of charge | |

**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 300,000, 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 300,000, then on the amount by which the HUF 300,000 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.

| **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 300,000 in total.** | 2 pieces | | | | |
| Domestic HUF transactions from Raiffeisen ATM - standard fee [1, 5] | 1.25%, min. HUF 1,033, max. HUF 20,880 | 1.28%, min. HUF 908 | 1.33%, min. HUF 952 | HUF 1,242 | |

| Package | Aktív account | Yelloo | Basic[1] | Account in foreign currency | Further Accounts |
|---|---|---|---|---|---|
| Domestic HUF transactions from other ATM – standard fee [1, 5] | 1.56%, min. HUF 1,566, max. HUF 31,320 | 2.25%, min. HUF 908 | 2.35%, min. HUF 952 | HUF 1,242 | |
| | **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** | | | | |
| **Number of reduced priced cash withdrawals per month** In case of domestic HUF transactions. | - | - | 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] | 1.25%, min. HUF 1,033, max. HUF 20,880 | 1.28%, min. HUF 908 | 1.33%, min. HUF 952 | HUF 1,242 | |
| Domestic HUF transactions from other ATM – standard fee [1, 5] | 1.56%, min. HUF 1,566, max. HUF 31,320 | 2.35%, min. HUF 908 | 2.35%, min. HUF 952 | HUF 1,242 | |
| **Further transaction fees** | | | | | |
| **ATM** | | | | | |
| Cash withdrawal in Hungary [Domestic, ATM (HUF transaction)] [1] | EUR 14.45 | EUR 17.69 | | | |
| Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] [1] | Promotional fee until June 30, 2026: 1.5%, min. EUR 20 max. EUR 150 Standard fee: 1.56%, min. EUR 20.88, max. EUR 156.6 | EUR 17.69 | | | |
| Cash withdrawal abroad [Abroad ATM –in EEA state in EUR] [1] | 1.56%, min. HUF 1,044, max. HUF 10,440 | 2.25%, min. HUF 908, max. HUF 5,255 | 2.35%, min. HUF 952, max. HUF 5,506 | HUF 1,242 | |
| **In branch** | | | | | |
| Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] [1] | 1.56%, min. HUF 1,566, max. HUF 31,320 | HUF 1,171 | | | |
| Cash withdrawal abroad [Abroad in branch][1] | 1.56%, min. EUR 20.88, max. EUR 156.6 | EUR 16.78 | | | |
| Balance inquiry at Raiffeisen and foreign ATM[1] | HUF 104 | HUF 90 | | | |

### 1.3.2 Transaction fees in case of not distributed accounts

| Account package | Feewinner | Activity 3.0 | Everyday 2.0 | Online | Base 2.0 |
|---|---|---|---|---|---|
| **Purchases with debit cards in Hungary[5], Purchases with debit cards abroad [Purchase]** [5] | Free of charde | Free of charge | 0,3%, max. HUF 6,000[1] | Free of charge | 0.5%, min. HUF 170, max. HUF 10,344[1] |

| Package | Feewinner | Activity 3.0 | Everyday 2.0 | Online | Base 2.0 |
|---|---|---|---|---|---|
| **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 300,000 in total.** | 2 pieces | | | | |
| Domestic HUF transactions from Raiffeisen ATM - standard fee [1, 5] | 1.29%, min. HUF 414 | 1.29%, min. HUF 920 | 1.33%, min. HUF 952 | 1.28%, min. HUF 908 | 2.35%, min. HUF 1,292 |
| Domestic HUF transactions from other ATM – standard fee [1, 5] | 2.28%, min. HUF 1,242 | 2.28%, min. HUF 920 | 2.35%, min. HUF 952 | 2.25%, min. HUF 908 | 2.35%, min. HUF 1,292 |
| **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. | - | 2 pcs: 1.29%, min. HUF/pc 414[1] | 2 pcs: 1.33%, min. HUF/pc 428[1] | - | - |
| Domestic HUF transactions from Raiffeisen ATM – standard fee[1, 5] | 1.29%, min. HUF 414 | 1.29%, min. HUF 920 | 1.33%, min. HUF 952 | 1.28%, min. HUF 908 | 2.35%, min. HUF 1,292 |
| Domestic HUF transactions from other ATM – standard fee[1, 5] | 2.28%, min. HUF 1,242 | 2.28%, min. HUF 920 | 2.35%, min. HUF 952 | 2.25%, min. HUF 908 | 2.35%, min. HUF 1,292 |
| **Further transaction fees** | | | | | |
| **ATM** | | | | | |
| Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] [1] | EUR 17.69 | | | | |
| Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR][1] | EUR 17.69 | | | | |
| Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] [1] | 2.28%, min. HUF 1,242 max. HUF 5,332 | 2.28%, min. HUF 920 max. HUF 5,332 | 2.35%, min. HUF 952 max. HUF 5,506 | 2.25%, min. HUF 908 max. HUF 5,255 | 2.35%, min. HUF 1,292 max. HUF 5,506 |
| In branch | | | | | |
| Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] [1] | HUF 1,171 | | | | |
| Cash withdrawal abroad [Abroad in branch][1] | EUR 16.78 | | | | |
| Balance inquiry at Raiffeisen and foreign ATM[1] | HUF 90 | | | | |

| Package | Fee Waiver | Activity | Fee Waiver 2.0 | Fee Waiver Plus | Activity 2.0 | Further Accounts |
|---|---|---|---|---|---|---|
| **Purchases with debit cards in Hungary, Purchases with debit cards abroad [Purchase]** [5] | Free of charge | | | | | |
| **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 300,000 in total.** | 2 pieces | | | | | |
| **Number of further free of charge ATM/post office cash withdrawals per month** In case of domestic HUF transactions. | Unlimited from Raiffeisen ATMs[6] | - | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| Domestic HUF transactions from Raiffeisen ATM - standard fee[1/5] | Unlimited from Raiffeisen ATMs free of charge [6] | HUF 1,242 | 1.33%, min. HUF 428 | 1.33%, min. HUF 428 | 1.33%, min. HUF 952 | HUF 1,242 |
| Domestic HUF transactions from other ATM – standard fee[1/5] | HUF 1,486 | HUF 1,242 | 2.35%, min. HUF 1,196 | 2.35%, min. HUF 1,285 | 2.35%, min. HUF 952 | HUF 1,242 |
| **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 | Fee Waiver Plus | Activity 2.0 | Further Accounts |
| **ATM and post office** | | | | | | |
| **Number of reduced priced cash withdrawals per month** In case of domestic HUF transactions. | Unlimited from Raiffeisen ATMs free of charge [6] | 2 pcs free of charge | 1.33%, min. HUF/pc 428 | 1 pc free of charge HUF transaction from Raiffeisen ATM, up to HUF 150,000 with OneCard debit card | 2 pcs: 1.33%, min. HUF/pc 428 | - |
| Domestic HUF transactions from Raiffeisen ATM – standard fee [1, 5] | Unlimited from Raiffeisen ATMs free of charge [6] | HUF 1,242 | 1.33%, min. HUF 428 | 1.33%, min. HUF 428 | 1.33%, min. HUF 952 | HUF 1,242 |
| Domestic HUF transactions from other ATM – standard fee [1, 5] | HUF 1,486 | HUF 1,242 | 2.35%, min. HUF 1,196 | 2.35%, min. HUF 1,285 | 2.35%, min. HUF 952 | HUF 1,242 |

| **Further transaction fees** | | | | | | |
|---|---|---|---|---|---|---|
| **Further Conditions** | | | | | | |
| **Package** | Fee Waiver | Activity | Fee Waiver 2.0 | Fee Waiver Plus | Activity 2.0 | Further Accounts |
| **ATM** | | | | | | |
| Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)][1] | EUR 17.69 | | | | | |
| Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR][1] | EUR 17.69 | | | | | |
| Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] [1] | HUF 1,486 | HUF 1,242 | 2.35%, min. HUF 1,196, max. HUF 5,506 | 2.35%, min. HUF 1,285, max. HUF 5,506 | 2.35%, min. HUF 952, max. HUF 5,506 | HUF 1,242 |
| **In branch** | | | | | | |
| Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] [1] | HUF 1,171 | | | | | |
| Cash withdrawal abroad [Abroad in branch][1] | EUR 16.78 | | | | | |
| Balance inquiry at Raiffeisen and foreign ATM[1] | HUF 90 | | | | | |

| **Package** | Everyday | Dynamic | Base | Menza Student Account | Further Accounts |
|---|---|---|---|---|---|
| **Purchases with debit cards in Hungary, Purchases with debit cards abroad [Purchase]**[5] | Free of charge | | | | |
| **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 300,000 in total.** | 2 pieces | | | | |
| **Number of further free of charge ATM/post office cash withdrawals per month** In case of domestic HUF transactions. | - | 1 pc | - | | |
| Domestic HUF transactions from Raiffeisen ATM - standard fee [1, 5] | HUF 1,242 | | | | |
| Domestic HUF transactions from other ATM – standard fee [1, 5] | HUF 1,242 | | | | |
| **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. | 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] | HUF 1,242 | | | | |
| Domestic HUF transactions from other ATM – standard fee [1/5] | HUF 1,242 | | | | |
| **Further transaction fees** | | | | | |
| **Package** | Everyday | Dynamic | Base | Menza Student Account | Further Accounts |
| **ATM** | | | | | |
| Cash withdrawal in Hungary [Domestic ATM (non HUF transaction)] [1] | EUR 17.69 | | | | |
| Cash withdrawal abroad [Abroad ATM – except in EEA state in EUR] [1] | EUR 17.69 | | | | |
| Cash withdrawal abroad [Abroad ATM – in EEA state in EUR] [1] | HUF 1,242 | | | | |
| **In branch with card** | | | | | |
| Cash withdrawal in Hungary [Domestic, not Raiffeisen branch (HUF transaction)] [1] | HUF 1,171 | | | | |
| Cash withdrawal abroad [Abroad in branch] [1] | EUR 16.78 | | | | |
| Balance inquiry at Raiffeisen and foreign ATM [1] | HUF 90 | | | | |

## 2 Further debit card Conditions

| **Change of the account that is linked to the bank or CLEVER card [1] *** | |
|---|---|
| At the branch and via Raiffeisen Direkt | HUF 1,045 |
| At the branch and via Raiffeisen Direkt in case of Aktív account | HUF 2,088 |
| via myRaiffeisen mobilapplication | Promotional fee until withdrawal: HUF 0<br>Standard fee: HUF 1,045 |
| via myRaiffeisen mobilapplication in case of Aktív account | Promotional fee until withdrawal: HUF 0<br>Standard fee: HUF 261 |

| | |
|---|---|
| **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. |
| Mastercard Premium Platina card[1] / Visa Platinum debit card (in case when the previous card was issued by Mastercard)[1] | HUF 5,263 |
| Visa Classic | HUF 4,176 |
| Visa Platinum | HUF 5,263 |
| Visa Infinite | HUF 20,880 |
| Further cards[1] / Visa Classic debit card (in case of further previous card) [1] | HUF 2,097 |
| Replacement fee for VertiCard bank card in case of an Aktív account[1] / Visa Classic debit card (in case of VertiCard previous card) [1] | HUF 3,132 |
| Replacement fee for Mastercard Standard bank card in case of an Aktív account[1] / Visa Classic debit card (in case of Mastercard Standard previous card) [1] | HUF 4,176 |
| **Limit change [Change of daily card usage limit][1/7]** | |
| At the branch, via Raiffeisen Direkt, via DirektNet, via myRaiffeisen Portal | HUF 515 |
| via myRaiffeisen mobilapplication | Promotional fee until withdrawal: HUF 0<br>Standard fee: HUF 515 |
| At the branch, via Raiffeisen Direkt, via DirektNet, via myRaiffeisen Portal in case of Aktív account[1] | HUF 1,044 |
| 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 until December 31, 2026: HUF 0<br>Standard fee: HUF 515 |
| Via Raiffeisen Direkt[1] | Promotional fee until December 31, 2026: HUF 0<br>Standard fee: HUF 515 |
| Via myRaiffeisen mobile application [1] | Promotional fee until December 31, 2026: HUF 477<br>Standard fee: HUF 515 |
| 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]<br><br>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 | HUF 4,207 |
| 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 HUF 90 per change |
| 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<br>HUF 261 per change |
| 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 HUF 1,045 per replacement |
| 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 account | First replacement is free of charge, after that<br>HUF 2,088 per replacement |
| **Emergency services** | |
| Emergency cash withdrawal abroad in bank branch by SWIFT (max. 2 500 USD) [1] | HUF 10,547 |

| | |
|---|---|
| Bankcard (or PIN) delivery by courier service to abroad[1] | HUF 21,106 |
| Bankcard (or PIN) delivery by courier service to abroad in case of Aktív account [1] | HUF 26,100 |
| Bankcard and PIN delivery by courier service to abroad (in two separate packages) [1] | HUF 35,620 |
| Bankcard and PIN delivery by courier service to abroad (in two separate packages) in case of Aktív account[1] | HUF 41,760 |
| Card or supplementary card delivered to the branch of the Bank[1, 8]<br>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 4,207* |
| Card or supplementary card delivered to the branch of the Bank in case of Aktív account[1/15]<br>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 10,440 |
| Credit booking of Mastercard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card account | No fee |
| Validity of card | 3 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 until withdrawal: HUF 0<br>Standard fee: HUF 72 + 0.34% |
| In HUF, at Raiffeisen ATM in case of Aktív account | HUF 0 |

* In case of changing the account number assigned to a bank card or CLEVERcard, the fee will be charged to the bank account newly connected to the card, in accordance with the fee of that bank account.

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.

## RaiPay:

The Android device must be unlocked for each payment to be made.
In case the payment exceeds HUF 20,000 (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 HUF 100,000, the Cardholder shall approve the payment by entering the RaiPay code or biometric identification as well.

### Apple Pay, Google Pay

From 29 of July, 2025, Visa bank cards can also be used with the Apple Pay service. Mastercard bank cards will remain compatible with Apple Pay without any changes.
From 3 of July, 2025, Visa bank cards can also be used with the Google Pay service. Mastercard bank cards will remain compatible with Google Pay without any changes.

## 3 Daily limits for the cards

| Daily limit for cash withdrawal | Default | Maximum |
|---|---|---|
| All debit cards | HUF 150,000 | HUF 1,000,000 |
| Visa Platinum / Visa Infinite | HUF 500,000 | HUF 1,000,000 |
| Maximum number of cash withdrawals per day | 5 | |
| Daily purchase limit value | Default | Maximum |
| Visa Classic | HUF 300,000 | available balance |
| Visa Platinum / Visa Infinite | HUF 500,000 | available balance |
| Daily purchase limit number | Default | Maximum |
| All cards | 15 pcs | 35 pcs |
| Transaction purchase limit in e-commerce | HUF 50,000,000 | |
| Daily Cash deposit limit<br>At Raiffeisen ATMs in Hungary, in HUF, per cardholder<br>(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 transaction for one day.

## 4 Insurances

### 4.1 Travel insurance linked to the bank card

| | **Visa Classic** | **Visa Platinum / Visa Infinite** |
|---|---|---|
| Type of travel insurance | Optional | Bundled |
| Annual premium for the travel insurance linked to the bank card | HUF 3,990/year<br>HUF 9,990/year shall apply to insured persons enrolling on or after 1 January 2027, effective from the date of enrollment. For insured persons already enrolled as of 31 December 2026, the annual premium shall apply from the first card anniversary date following 31 December 2026. | The premium for the travel insurance is included in the annual card fee. |

## 5 Details related to the discontinuation of Mastercard debit card sales

1. From Aug 1, 2025, our bank will replace Mastercard (except for Mastercard Gold and Virtual no plastic Mastercard) 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 Aug 1, 2025, the Bank will no longer issue Mastercard 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 (except for Mastercard Gold and Virtual no plastic Mastercard). 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 (except for Mastercard Gold and Virtual no plastic Mastercard) 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.
5. The Bank will contact Mastercard Gold, Visa Gold, and Virtual No Plastic Mastercard cardholders in a separate letter to select a new type of Visa debit card.

The Bank notified its customers of the above changes in a letter sent out by April 1, 2025 via DirektNet, email, or postal mail.

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

| **Previous debit card** | **Visa debit card** |
|---|---|
| Verticard | Visa Classic debit card |
| OneCard | |
| Embossed Start CLEVERcard | |
| Mastercard Standard | |
| Unembossed Start CLEVERcard | |
| 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<br>Private Mastercard Platina debit card | Visa Platinum debit card |
| Private Mastercard World Elite debit card | Visa Infinite debit card |

[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 promotional fee applies to card fees due during the promotional period; in the case of an annual fee, it 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] The promotional fee applies to card fees due during the promotional period.

[5] Cash transfer orders (postal check payments) and other services available at post offices that are paid for by bank card are classified as either purchase transactions or cash withdrawals, depending on the POS terminal used by Magyar Posta. For details, please visit the Magyar Posta website (http://posta.hu).

[6] Free of charge cash withdrawals apply only to transactions from Raiffeisen ATMs

[7] 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.

[8] The fee won't be debited in case of supplementary card, and if the card couldn't be delivered by Post: (1) on receipt of the card the cardholder's presence is needed in case of card won as prize, claimed by the internet, pre-approved, (2) 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.