

Retail Debit Card List of Conditions

Announced on 17th of August 2026

Valid: from 18th of August 2026 until withdrawn

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

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Amendments announced on 17th August 2026 and effective as of 18th of August 2026 are marked by green background:

- Discontinuation of canceled Mastercard and Visa Gold bankcards, as well as Virtual cards (Virtual No Plastic Mastercard)
- Clarification of Application fee for new Visa bankcards
- Clarification of the location for balance inquiry



Raiffeisen Bank Zrt.

Raiffeisen Bank Zrt. 1133 Budapest, Váci út 116-118.

Phone: +36 80 488 588, | E-mail: info@raiffeisen.hu | www.raiffeisen.hu

Municipal Court as Court of Registration, Company Registration Number: 01-10-041042

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 Raiffeisen Direkt	branch myRaiffeisen mobile application
Visa Platinum	branch Raiffeisen Direkt	branch
Visa Infinite	branch Raiffeisen Direkt	branch
In the case of Premium Banking accounts		
Visa Classic	branch Raiffeisen Direkt	branch myRaiffeisen mobile application
Visa Platinum	branch Raiffeisen Direkt	branch myRaiffeisen mobile application
Visa Infinite	branch Raiffeisen Direkt	branch

1.2 Card fees¹

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. 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 The promotion is valid until withdrawal, but no later than December 31, 2026.*	-	-

Yelloo account	Promotional fee in the first year: HUF 0 The promotion is valid until withdrawal, but no later than December 31, 2026* 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 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 In case of standard image design 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** Fee without the fulfillment of the condition: Promotional fee until December 31, 2026: HUF 5,000 Standard fee: HUF 6,652	HUF 5,247	
	application fee	HUF 4,167	HUF 3,730	-	
VertiCard (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** <u>Discounted fee without the fulfillment of the condition:</u> Promotional fee until December 31, 2026: HUF 5,000 Standard subsequent annual card fee: HUF 8,421	HUF 8,421	

Package		Aktiv account	Yelloo	Account in foreign currency	Further Accounts
	application fee	Promotional fee until December 31, 2026: HUF 0* Standard fee: HUF 5,220	1 st application fee: Promotional fee until December 31, 2026: HUF 0 ² Standard fee: HUF 4,578 From 2 nd issue: HUF 4,578	HUF 4,578	
Mastercard Standard bankcard (card issued instead of Embossed Start CLEVERcard and OneCard) Available from 01/03/2024 / Visa Classic debit card	annual fee	HUF 10,440	<u>Discounted fee upon fulfillment of the condition:</u> Promotional fee until December 31, 2026: HUF 800 Standard fee: HUF 835** <u>Discounted fee without the fulfillment of the condition:</u> Promotional fee until December 31, 2026: HUF 5,000 Promotional fee followed by the withdrawal of the promotion: HUF 8,772 ³ Standard fee: HUF 9,634	HUF 9,303	
	application fee	HUF 0	HUF 4,822	-	
Virtual card (Virtual No Plastic Mastercard)	monthly fee	HUF 216	HUF 216	HUF 216	
	application fee	HUF 546	HUF 546	HUF 546	
Embossed Start CLEVERcard In case of standard and special image design (not applicable) / Visa Classic debit card	annual fee	Promotional fee: HUF 9,986 ³ Standard fee: HUF 11,003	<u>Discounted fee upon fulfillment of the condition:</u> Promotional fee until December 31, 2026: HUF 835** <u>Discounted fee without the fulfillment of the condition:</u> Promotional fee until December 31, 2026: HUF 5,000 Promotional fee followed by the withdrawal of the promotion: HUF 8,772 ³ Standard fee: HUF 9,634	HUF 9,303	
	application fee	HUF 4,665	HUF 4,822	-	
VISA Gold	annual fee	HUF 31,320	HUF 34,312	HUF 29,519	
Mastercard Gold	annual fee	HUF 31,320	HUF 30,624	HUF 30,624	

Package		Aktiv account	Yelloo	Account in foreign currency	Further Accounts
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	<u>Discounted fee upon fulfillment of the condition:</u> Promotional fee until December 31, 2026: HUF 835** <u>Discounted fee without the fulfillment of the condition:</u> Promotional fee until December 31, 2026: HUF 5,000 Promotional fee after the expiration or termination of the promotion: HUF 8,772 ³ Standard fee: HUF 9,634	Promotional fee: HUF 9,303 ⁴ 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 Embossed 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	
Virtual card (Virtual No Plastic Mastercard)	monthly fee	HUF 216	HUF 216	HUF 216	
	application fee	HUF 540	HUF 540	HUF 540	
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	
VISA Gold	annual fee	HUF 28,548	HUF 33,183	HUF 34,312	
Mastercard Gold	annual fee	HUF 30,624	HUF 30,624	HUF 30,624	

Account package		Feewinner	Activity 3.0	Everyday 2.0 and Online	Base 2.0
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 12 th 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 applicable) / Visa Classic debit card	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
	application fee	-	HUF 4,822	HUF 4,364	HUF 4,822	-
Mastercard Standard bankcard (card issued instead of Embossed 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	-
VISA Gold	annual fee	HUF 29,519	HUF 34,312	HUF 29,519	HUF 34,312	HUF 29,519
Mastercard Gold	annual fee	HUF 30,624	HUF 30,624	HUF 30,624	HUF 30,624	HUF 30,624
Virtual card (Virtual No Plastic Mastercard)	monthly fee	HUF 216	HUF 216	HUF 216	HUF 216	HUF 216
	application fee	HUF 540	HUF 540	HUF 540	HUF 540	HUF 540
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 12 th 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 Embossed 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
VISA Gold	annual fee	HUF 29,519	HUF 34,312	HUF 29,519	HUF 34,312
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 Embossed Start CLEVERcard and OneCard) Available from 01/03/2024 / Visa Classic debit card	annual fee	HUF 9,303	-	HUF 9,303
VISA Gold Non-available from 19/12/2024	annual fee	HUF 29,519	-	HUF 29,519
Mastercard Gold Non-available from 19/12/2024	annual fee	HUF 30,624	-	HUF 30,624

Virtual card (Virtual No Plastic Mastercard) Non-available from 01/08/2024	monthly fee	HUF 216	HUF 216	HUF 216	HUF 216	HUF 216
	application fee	HUF 540	HUF 540	HUF 540	HUF 540	HUF 540
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 Hungary⁵, 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

- 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
- 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	
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	

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	2.35%, 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 charge	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	-	-

Package	Feewinner	Activity 3.0	Everyday 2.0	Online	Base 2.0
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 foreigan ATM ¹	HUF 90				

2 Further debit card Conditions

Change of the account that is linked to the bank or CLEVER card¹ *	
At the branch and via Raiffeisen Direkt	HUF 1,045
At the branch and via Raiffeisen Direkt in case of Aktiv account	HUF 2,088
via myRaiffeisen mobilapplication	Promotional fee until withdrawal: HUF 0 Standard fee: HUF 1,045
via myRaiffeisen mobilapplication in case of Aktiv account	Promotional fee until withdrawal: HUF 0 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. in the case of Virtual card (Virtual No Plastic Mastercard), it is not possible to apply for a supplementary card.

Gold cards¹ 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 Aktiv 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 Aktiv account ¹ / Visa Classic debit card (in case of Mastercard Standard previous card) ¹	HUF 4,176
Replacement fee for Mastercard Gold and VISA Gold bank card in case of an Aktiv account (in case of Mastercard Gold and VISA gold previous card) ¹	HUF 6,264
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 Standard fee: HUF 515
At the branch, via Raiffeisen Direkt, via DirektNet, via myRaiffeisen Portal in case of Aktiv account ¹	HUF 1,044
via myRaiffeisen mobilapplication in case of Aktiv account	HUF 0
Blocking and unblocking of card not present bankcard transactions	
At the branch ¹	Promotional fee until December 31, 2026: HUF 0 Standard fee: HUF 515
Via Raiffeisen Direkt ¹	Promotional fee until December 31, 2026: HUF 0 Standard fee: HUF 515
Via myRaiffeisen mobile application ¹	Promotional fee until December 31, 2026: HUF 477 Standard fee: HUF 515
At the branch, via Raiffeisen Direkt, DirektNet, via myRaiffeisen portal or myRaiffeisen mobile application in case of Aktiv account	HUF 0
Extra change of daily card usage limit valid for one day ^{1, 14} 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 in the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code
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 Aktiv account	First change is free of charge, after that HUF 261 per change in the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to change a unique PIN code
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 in the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace with a unique PIN code
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 Aktiv account	First replacement is free of charge, after that HUF 2,088 per replacement in the case of a Virtual card (Virtual No Plastic Mastercard), it is not possible to replace with a unique PIN code
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 Aktiv 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 Aktiv account ¹	HUF 41,760
Card or supplementary card delivered to the branch of the Bank ^{1,8} 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 Aktiv account ^{1/15} 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 In the case of Virtual card (Virtual No Plastic Mastercard) the validity period is 5 years
Providing a debit card [Start CLEVERcard and Bankcards] and Versatile CLEVERcard Cash Deposit in Hungary¹	
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 Standard fee: HUF 72 + 0.34% It is not possible to deposit cash at ATMs with Virtual card (Virtual No Plastic Mastercard)
In HUF, at Raiffeisen ATM in case of Aktiv 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 At Raiffeisen ATMs in Hungary, in HUF, per cardholder (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 (accident, disease, luggage included)

Yearly fee	HUF 3,990
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The validity of the insurance is the same as the validity of the card. The annual insurance cost will be charged as follows: in case of debit cards, the first fee is charged at the same time with the issue of debit card. In the following years, the fee is charged on the first working day of the month after the month equivalent to the card expiry month. In case the customer terminates the insurance service, the remaining part of the cost paid is reimbursed if any. The cost of the insurance is covered by the annual Card fee in case of VISA Gold card.

These Raiffeisen bank cards annual fees include the travel insurance fee

- Visa Platinum
- Visa Infinite
- Mastercard Gold bank card
- Visa Gold bank card

5 Details related to the discontinuation of Mastercard debit card sales

- 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.
- 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.
- 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	Visa Platinum debit card
Mastercard Premium Platina	

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	Visa Platinum debit card
Private Mastercard Platina 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 identification 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.