

IV. Raiffeisen CLEVERcard, Bank-, and Credit Card List of Conditions

Effective as of 22nd July 2019, until withdrawal

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The amendments are marked by *italicized* text in the List of conditions.

- The Bank launches Feewinner and Activity 3.0 accounts.
- The FeeWaiver Plus and Activity 2.0 accounts are not available from 22 July 2019.

1. Start CLEVERcard and Bankcards

The Mastercard bankcards are considered contactless bankcards.

In case of contactless purchases below HUF 5 000, 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 case of purchases above HUF 5 000, or above the defined amount in other countries outside Hungary (e.g. EUR 20), the cardholder has to approve the transaction with PIN code.

Starting from 2nd February 2016. the Bank suspends the acceptance of contactless Unembossed Start CLEVERcard with special image design and applications until withdrawal. Starting from 2nd July 2016. the Bank withdraws the suspension, and simultaneously does not accept contactless Unembossed Start CLEVERcard with special image design applications.

From 2nd February 2016. the Bank does not accept Unembossed Start CLEVERcard with special image design and Embossed or Unembossed Versatile CLEVERcard with special image design supplementary.

From 31st May 2017 the expired Embossed or Unembossed Start CLEVERcard with special image design and Embossed or Unembossed Versatile CLEVERcard with special image design will be automatically renewed with standard card images going forward.

Starting from 9th June 2016 the Bank does not accept MasterCard PayPass Minicard applications, and the expiring Mastercard PayPass Minicards will not be renewed.

1.1. Start CLEVERcard and Bankcards in case of available Account Packages

1.1.1. Card fees¹

In case of holding Basic Account, the Bank provides 1 Unembossed Start CLEVERcard (with standard image design) with the account holder's name on it to the customer without annual fee and application fee. Fees of additional card will be charged according to the table.

Package		Feewinner	Activity 3.0	Everyday 2.0	Base 2.0	Basic	Account in foreign currency	Further Accounts
Unembossed Start CLEVERcard In case of standard image design	annual fee	1 st year: Promotional fee: 0 HUF* Standard fee: 4 205 HUF From 2 nd year: 4 205 HUF	4 205 HUF	3 256 HUF	4 205 HUF	3 256 Ft		3 208 Ft
	application fee	1 st application fee: Promotional fee: 0 HUF* Standard fee: 2 358 HUF From 2 nd issue: 2 358 HUF	1 st application fee: Promotional fee: 0 HUF* Standard fee: 2 635 HUF From 2 nd issue: 2 635 HUF	2 635 HUF ²		2 635 Ft		-
Unembossed Start CLEVERcard In case of special image design (not applicable)	annual fee	4 205 HUF	4 205 HUF	3 256 HUF	4 205 HUF	Not applicable		3 208 Ft
	application fee	2 358 HUF	2 635 HUF	2 635 HUF ²		Not applicable		-
Embossed Start CLEVERcard In case of standard and special image design (not applicable)	annual fee	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 5 363 HUF ³ Standard fee: 5 889 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Not applicable		5 687 HUF
	application fee	2 668 HUF	2 949 HUF	2 949 HUF ²		Not applicable		-

VISA Classic	annual fee	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 5 363 HUF ³ Standard fee: 5 889 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Not applicable	5 687 HUF
	application fee	2 668 HUF	2 949 HUF	2 949 HUF ²		Not applicable	-
VISA Gold	annual fee	18 040 HUF	20 968 HUF			Not applicable	18 040 HUF

Starting from 17th October 2013 the Bank does not accept new Embossed Start CLEVERcard (In case of standard and special image design) applications.

* The promotion is valid until 31 December 2019.

1.1.2. MasterCard PayPass Minicard¹

Package		Feewinner	Activity 3.0	Everyday 2.0	Base 2.0	Basic	Account in foreign currency	Further Accounts
MasterCard PayPass Minicard	annual fee	2 824 HUF			Not applicable		2 824 HUF	
	application fee	2 256 HUF			Not applicable		2 256 HUF	

1.1.3. OneCard bankcard¹

Package		Feewinner	Activity 3.0	Everyday 2.0	Base 2.0	Basic	Account in foreign currency	Further Accounts
OneCard bankcard	annual fee	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 5 363 HUF ³ Standard fee: 5 889 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Not applicable	5 743 HUF	
	application fee	2 668 HUF	2 949 HUF	2 949 HUF ²		Not applicable	-	

OneCard has PayPass function.

Detailed information about the OneCard bankcard related discounts and their validities are available at www.onecard.hu website.

The Bank reserves the right to change the list of Partners and/or the discount rates.

1.1.4. Transaction fees

Package	Feewinner ¹	Activity 3.0 ¹	Everyday 2.0 ¹	Base 2.0 ¹	Basic ¹	Account in foreign currency	Further Accounts
Purchase⁴	Free of charge ¹	Free of charge ¹	0.3%, max. HUF 6 000 ¹	0.32%, min. 105 Ft, max. HUF 6 322 ¹	Free of charge	Free of charge	

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 150,000 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. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

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.

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 150,000, 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 150,000, then on the amount by which the HUF 150,000 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.

As of 01.09.2017 the Bank is withdrawing the promotion, valid until 09.30.2017 or withdrawal, regarding the cash withdrawals transfer fee or basic accounts.

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	<i>Feewinner¹</i>	<i>Activity 3.0¹</i>	<i>Everyday 2.0¹</i>	<i>Base 2.0¹</i>	<i>Basic¹</i>	<i>Account in foreign currency</i>	<i>Further Accounts</i>
Number of free of charge ATM cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. Transactions are selected based on the transaction date in the actual month.	2 pieces						
Domestic HUF transactions from Raiffeisen ATM - standard fee ^{1/4}	0.63%, min. 263 HUF	0.63%, min. 584 HUF		1,26%, min. 791 HUF	0,63%, min. HUF 584		584 HUF
Domestic HUF transactions from other ATM – standard fee ^{1/4}	1,26%, min. 787 HUF	1,26%, min. 584 HUF		1,26%, min. 791 HUF	1,26%, min. HUF 584		584 HUF
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. Transactions are selected based on the transaction date in the actual month.	-	-	2 pcs: 0.63%, min. 263 HUF ¹	-	max. 2 pcs free of charge up to HUF 150,000	2 pcs free of charge	-
Domestic HUF transactions from Raiffeisen ATM – standard fee ^{1/4}	0.63%, min. 263 HUF	0,63%, min. 584 HUF	1,26%, min. 791 HUF	0,63%, min. HUF 584	584 HUF		
Domestic HUF transactions from other ATM – standard fee ^{1/4}	1,26%, min. 787 HUF	1,26%, min. 584 HUF	1,26%, min. 791 HUF	1,26%, min. HUF 584	584 HUF		
Further transaction fees							
ATM							
Domestic ATM (non HUF transaction) ¹			9,56 EUR				
Abroad ATM ¹			9,56 EUR				
In branch with card							
Domestic, not Raiffeisen branch (HUF transaction) ¹			541 HUF				
Abroad in branch ¹			9,01 EUR				
Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank ¹			56 HUF				
Debit of Mastercard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card			No fee				

1.2. Start CLEVERcard and Bankcards in case of not available Account Packages

1.2.1. In case of conditional account packages

1.2.1.1. Card fees¹

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	annual fee	Promotional fee: 3 169 HUF ⁵ Standard fee: 3 863 HUF	4 205 HUF	4 205 HUF	4 205 HUF	3 208 HUF
	application fee	-	2 635 HUF ²	2 358 HUF ²	2 635 HUF ²	-

Unembossed Start CLEVERcard In case of special image design (not applicable)	annual fee	Promotional fee: 3 169 HUF ⁵ Standard fee: 3 863 HUF	4 205 HUF	4 205 HUF	4 205 HUF	3 208 HUF
	application fee	-	2 635 HUF ²	2 358 HUF ²	2 635 HUF ²	-
Embossed Start CLEVERcard In case of standard and special image design (not applicable)	annual fee	Promotional fee: 5 597 HUF ⁵ Standard fee: 6 055 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	5 687 HUF
	application fee	-	2 949 HUF ²	2 668 HUF ²	2 949 HUF ²	-
VISA Classic	annual fee	Promotional fee: 5 875 HUF ⁵ Standard fee: 6 332 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	5 687 HUF
	application fee	-	2 949 HUF ²	2 668 HUF ²	2 949 HUF ²	-
VISA Gold	annual fee	18 040 Ft	20 968 HUF	18 040 HUF	20 968 HUF	18 040 HUF

In case of card applied before 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	annual fee	3 169 HUF	4 205 HUF	4 205 HUF	4 205 HUF	3 208 HUF
	application fee	-	2 635 HUF ²	2 358 HUF ²	2 635 HUF ²	-
Unembossed Start CLEVERcard In case of special image design (not applicable)	annual fee	3 169 HUF	4 205 HUF	4 205 HUF	4 205 HUF	3 208 HUF
	application fee	-	2 635 HUF ²	2 358 HUF ²	2 635 HUF ²	-
Embossed Start CLEVERcard In case of standard and special image design (not applicable)	annual fee	5 597 HUF	Akciós díj: 6 312 HUF ³ Nem akciós díj: 6 954 HUF	Akciós díj: 6 312 HUF ³ Nem akciós díj: 6 954 HUF	Akciós díj: 6 312 HUF ³ Nem akciós díj: 6 954 HUF	5 687 HUF
	application fee	-	2 949 HUF ²	2 668 HUF ²	2 949 HUF ²	-
VISA Classic	annual fee	5 875 HUF	Akciós díj: 6 312 HUF ³ Nem akciós díj: 6 954 HUF	Akciós díj: 6 312 HUF ³ Nem akciós díj: 6 954 HUF	Akciós díj: 6 312 HUF ³ Nem akciós díj: 6 954 HUF	5 687 HUF
	application fee	-	2 949 HUF ²	2 668 HUF ²	2 949 HUF ²	-
VISA Gold	annual fee	18 040 HUF	20 968 HUF	18 040 HUF	20 968 HUF	18 040 HUF

Starting from 17th October 2013 the Bank does not accept new Embossed Start CLEVERcard (In case of standard and special image design) applications.

1.2.1.2. MasterCard PayPass Minicard ¹

Package		Fee Waiver	Activity	Fee Waiver 2.0	Fee Waiver Plus	Activity 2.0	Further Accounts
MasterCard PayPass Minicard	annual fee	2 824 HUF					
	application fee	2 256 HUF					

1.2.1.3. OneCard bankcard ¹

In case of card applied on or after 12 th September 2013							
Package		Fee Waiver	Activity	Fee Waiver 2.0	Fee Waiver Plus	Activity 2.0	Further Accounts
OneCard bankcard	annual fee	Promotional fee: 5 840 HUF ⁵ Standard fee: 5 887 HUF		Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	5 743 HUF
	application fee	-		2 949 HUF ²	2 668 HUF ²	2 949 HUF ²	-

In case of card applied before 12 th September 2013							
Package		Fee Waiver	Activity	Fee Waiver 2.0	Fee Waiver Plus	Activity 2.0	Further Accounts
OneCard bankcard	annual fee	5 840 HUF		Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	Promotional fee: 6 312 HUF ³ Standard fee: 6 954 HUF	5 743 HUF
	application fee	-		2 949 HUF ²	2 668 HUF ²	2 949 HUF ²	-

OneCard has PayPass function.

Detailed information about the OneCard bankcard related discounts and its validity are available at www.onecard.hu website.

The Bank reserves the right to change the list of Partners and/or the discount rates.

1.2.1.4. Transaction fees

Package	Fee Waiver	Activity	Fee Waiver 2.0 ¹	Fee Waiver Plus	Activity 2.01	Further Accounts
Purchase ⁴	Free of charge					

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 150,000 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. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

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.

Package	Fee Waiver	Activity	Fee Waiver 2.0 ¹	Fee Waiver Plus	Activity 2.0 ¹	Further Accounts
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 cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. Transactions are selected based on the transaction date in the actual month.	2 pieces					
Number of further free of charge ATM/post office cash withdrawals per month In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	Unlimited from Raiffeisen ATMs ⁶	-				
Domestic HUF transactions from Raiffeisen ATM - standard fee ^{1/4}	Unlimited from Raiffeisen ATMs free of charge ⁶	584 HUF	0,63%, min. 263 HUF	0,63%, min. 263 HUF	0,63%, min. 584 HUF	584 HUF
Domestic HUF transactions from other ATM – standard fee ^{1/4}	733 HUF	584 HUF	1,26%, min. 733 HUF	1,26%, min. 787 HUF	1,26%, min. 584 HUF	584 HUF
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. Transactions are selected based on the transaction date in the actual month.	Unlimited from Raiffeisen ATMs free of charge ⁶	2 pcs free of charge	Unlimited from Raiffeisen ATMs 0,63%, min. 263 HUF ¹	1 pcs free of charge HUF transaction from Raiffeisen ATM, up to HUF 150,000 with OneCard debit card ⁷	2 pcs: 0,63%, min. 263 HUF/pc ¹	-

Domestic HUF transactions from Raiffeisen ATM – standard fee ^{1/4}	Unlimited from Raiffeisen ATMs free of charge ⁶	584 HUF	Unlimited from Raiffeisen ATMs 0,63%, min. 263 HUF	0,63%, min. 263 HUF	0,63%, min. 584 HUF	584 HUF
Domestic HUF transactions from other ATM – standard fee ^{1/4}	733 HUF	584 HUF	1,26%, min. 733 HUF	1,26%, min. 787 HUF	1,26%, min. 584 HUF	584 HUF
Further transaction fees						

Package	Fee Waiver	Activity	Fee Waiver 2.0 ¹	Fee Waiver Plus	Activity 2.0 ¹	Further Accounts
ATM						
Domestic ATM (non HUF transaction) ¹					9,56 EUR	
Abroad ATM ¹					9,56 EUR	
In branch with card						
Domestic, not Raiffeisen branch (HUF transaction) ¹					541 HUF	
Abroad in branch ¹					9,01 EUR	
Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank ¹					56 HUF	
Debit of Mastercard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card					No fee	

1.2.2. In case of unconditional account packages

1.2.2.1. Card fees¹

Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
Unembossed Start CLEVERcard In case of standard image design	annual fee		3 208 HUF		
Unembossed Start CLEVERcard In case of special image design (not applicable)	annual fee		3 208 HUF		

Embossed Start CLEVERcard In case of standard and special image design (not applicable)	annual fee	5 687 HUF	-	5 687 HUF
VISA Classic	annual fee	5 687 HUF	-	5 687 HUF
VISA Gold	annual fee	18 040 HUF	-	18 040 HUF

With Menza Student Account exclusively unembossed Start CLEVERcard is available.

Starting from 17th October 2013 the Bank does not accept new Embossed Start CLEVERcard (In case of standard and special image design) applications.

1.2.2.2. MasterCard PayPass Minicard¹

Package		Everyday	Dynamic	Base	Menza Student Account	Further Accounts
MasterCard PayPass Minicard	annual fee	2 824 Ft		Nem igényelhető	2 824 Ft	
	application fee	2 256 Ft		Nem igényelhető	2 256 Ft	

1.2.2.3. OneCard bankcard¹

Package		Everyday	Dynamic	Base	Menza Student Account	Further Accounts
OneCard bankcard	éves díj	5 743 Ft		Akciós díj: 6 696 Ft ³ Nem akciós díj: 7 339 Ft	5 743 Ft	

OneCard has PayPass function.

Detailed information about the OneCard bankcard related discounts and its validity are available at www.onecard.hu website.

The Bank reserves the right to change the list of Partners and/or the discount rates.

1.2.2.4. Transaction fees

Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
Purchase⁴	Free of charge				

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 150,000 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. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

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.

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
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Number of free of charge ATM cash withdrawals per month In case of domestic HUF transactions, up to HUF 150,000 in total. Transactions are selected based on the transaction date in the actual month.	2 pieces				
Number of further free of charge ATM/post office cash withdrawals per month In case of domestic HUF transactions. Transactions are selected based on the transaction date in the actual month.	-	1 pc	-		
Domestic HUF transactions from Raiffeisen ATM - standard fee ^{1/4}	584 HUF				
Domestic HUF transactions from other ATM – standard fee ^{1/4}	584 HUF				
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. Transactions are selected based on the transaction date in the actual month.	2 pcs free of charge	3 pcs free of charge	-	1 pc free of charge	-
Domestic HUF transactions from Raiffeisen ATM – standard fee ^{1/4}	584 HUF				
Domestic HUF transactions from other ATM – standard fee ^{1/4}	584 HUF				

Further transaction fees					
Package	Everyday	Dynamic	Base	Menza Student Account	Further Accounts
ATM					
Domestic ATM (non HUF transaction) ¹	9,56 EUR				
Abroad ATM ¹	9,56 EUR				
In branch with card					
Domestic, not Raiffeisen branch (HUF transaction) ¹	541 HUF				
Abroad in branch ¹	9,01 EUR				
Balance inquiry at Raiffeisen ATM, placed in the 24 hours zone of the Bank ¹	56 HUF				

Debit of Mastercard Money Send/Visa Fast Funds transaction to the bank account attached to the debit card	No fee
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2. Credit Cards and Versatile CLEVERcard

The Bank is not accepting applications for Versatile CLEVERcard, Standard (Oxigén) and Gold (Oxigén) Credit Card since 10th July 2013. The attachment 1. with detailed description of reference interest rate and interest rate spread indicator applied by Bank is an integrated part of the List of Conditions.

Detailed information about the OneCard Credit Card related discounts and its validity are available at www.onecard.hu website. The Bank reserves the right to change the list of Partners and/or the discount rates.

2.1. Annual card fees¹

OneCard Standard Credit Card	0 HUF	
	Entering into contract till 19.07.2015.	Entering into contract from 20.07.2015.
OneCard Gold Credit Card – includes travel insurance	9 473 HUF	17 070 HUF
	Issued before 01.04.2012	Issued after 01.04.2012
Unembossed Versatile CLEVERcard In case of standard and special image design (not applicable)	5 787 HUF	
Embossed Versatile CLEVERcard In case of standard and special image design (not applicable)	7 727 HUF	
Standard (Oxigén) Credit Card (not applicable)	5 985 HUF	4 640 HUF
Gold (Oxigén) Credit Card – includes travel insurance (not applicable)	15 959 HUF	13 932 HUF

Versatile CLEVERcard and Credit Cards are issued with PayPass function since 7th January 2013. Information about the PayPass function is in point 1.

2.2. Transaction fees

2.2.1. OneCard Credit Cards

Purchase⁴	Free of charge
Monthly cycle closing fee (per Card) ¹	602 HUF
Mobil Banking service monthly fee ^{1/8}	418 HUF / phone number
Cash withdrawal with credit card⁹	50% of the credit limit can be withdrawn as cash as basic setup
ATM and post office and in branch with card	
Domestic HUF transactions ^{1/4}	2,56%, min 1 043 HUF effective from 1st August 2019: 2,63%, min 1 043 HUF
Domestic ATM (non HUF transaction) ¹	2,56%, min 6,31 EUR effective from 1st August 2019: 2,63%, min 6,31 EUR
Abroad ¹	2,56%, min 6,31 EUR effective from 1st August 2019: 2,63%, min 6,31 EUR
Balance inquiry at Raiffeisen ATM ¹	161 HUF

2.2.2. Not applicable products

Purchase⁴	Free of charge
Cash withdrawal with Versatile CLEVERcard⁹	Maximum 50% of the credit limit can be withdrawn as cash, if the credit limit cash withdrawal option is available with the card.

	<ul style="list-style-type: none"> - If cash is withdrawn from bankaccount linked to Versatile Clevercard, than Bank applies fees listed above in part 1.1.4. or 1.2.4 - If cash is withdrawn from credit limit of the credit card, than the fee of first 3 transactions is 0 HUF, and all the following transactions: <ul style="list-style-type: none"> - at Raiffeisen ATM in Hungary: 0 HUF - at other domestic ATM: 584 HUF. <p>Transactions are selected based on the date of accountancy in the actual month.</p>
Cash withdrawal with credit card⁹	Maximum 50% of the credit limit can be withdrawn as cash.
ATM and post office and in branch with card	
Domestic HUF transactions ^{1/4}	1 425 HUF
Domestic ATM (non HUF transaction) ¹	9,50 EUR
Abroad ¹	9,50 EUR
Balance inquiry at Raiffeisen ATM ¹	56 HUF

2.3. Other credit card account transactions

Money transfer		
via Raiffeisen Direkt or DirektNet or myRaiffeisen ¹⁰ – from credit card account linked to OneCard Standard or OneCard Gold Credit Cards	inbank ¹	1,05% + 526 HUF, maximum 53 026 HUF
	interbank ¹	1,05% + 526 HUF, maximum 53 026 HUF
via Raiffeisen Direkt or DirektNet or myRaiffeisen ¹⁰ – from credit card account linked to Versatile CLEVERCard or Standard (Oxigén) or Gold (Oxigén) Credit Cards	inbank ¹	1,05% + 526 HUF, maximum 8 401 HUF
	interbank ¹	1,05% + 526 HUF, maximum 8 401 HUF
Minimum amount of money transfer		1 000 HUF
In case of credit card consolidation: transfer of outstanding balance through Raiffeisen Direkt		free of charge
Direct debit transaction with OneCard Credit Card		free of charge

The money transfer and the direct debit transactions are debiting the unused part of the credit card account.

After the money transfer transactions the cash withdrawal interest rate is calculated.

The direct debit transactions are considered as purchase transactions, so the fees and interest is calculated as by other purchase transactions.

The fees are debited on the credit card account on the day of the transaction.

There can be additional cost on top of the above listed fees by the other participating partner bank.

The Raiffeisen Bank Account, electronic services List of Conditions in force contains the regulations about withdrawing, revoking money transfers, terminating direct debits and money transfer executions.

2.4. Conditions of the Credit Limits

Size of the credit limit the customer may apply for	
OneCard Standard Credit Card	
Contract entered into force before 01.12.2017.	100 000 HUF – 5 000 000 HUF
Contract entered into force after 01.12.2017.	110 000 HUF – 5 000 000 HUF
OneCard Gold Credit Card	700 000 HUF – 5 000 000 HUF
Versatile CLEVERcard (not applicable)	100 000 HUF – 750 000 HUF
Standard (Oxigén) Credit Card (not applicable)	150 000 HUF – 750 000 HUF
Gold (Oxigén) Credit Card (not applicable)	450 000 HUF – 750 000 HUF
Withdrawal fee of the credit limit	0 HUF
Interest rate	
Not applicable products ¹¹	
Versatile CLEVERcard, Standard (Oxigén) Credit Card, Gold (Oxigén) Credit Card	28,68%
OneCard Standard Credit Card purchase interest rate	
- Contract entered into force before 01.02.2015. ¹¹	
credit line 100 000 – 199 000 HUF	26,04%
credit line above 200 000 HUF	29,88%

- Contract entered into force between 01.02.2015 and 01.12.2017 ¹²		
credit line 100 000 – 199 000 HUF		MNB base rate + 25,14% spread
credit line above 200 000 HUF		MNB base rate + 28,98% spread
- Contract entered into force after 01.12.2017 ¹¹		
credit line 110 000 – 209 000 HUF		MNB base rate + 25,14% spread
credit line above 210 000 HUF		MNB base rate + 28,98% spread
OneCard Gold Credit Card purchase interest rate		
- Contract entered into force before 01.02.2015. ¹¹		29,28%
- Contract entered into force after 01.02.2015 ¹¹		MNB base rate + 28,38% spread
OneCard Credit Card cash withdrawal interest rate		
- Contract entered into force before 01.02.2015. ¹¹		34,20%
- Contract entered into force after 01.02.2015 ¹¹		MNB base rate + 33,30% spread
In case of credit card consolidation with OneCard Credit Card the interest rate of outstanding balance transfer		MNB base rate + 9,09% spread
THM¹³		
Not applicable products		
unembossed Versatile CLEVERcard		33,7%
embossed Versatile CLEVERcard		33,4%
Standard (Oxigén) Credit Card		
Issued before 01.04.2012		35,2%
Issued after 01.04.2012		34,6%
Gold (Oxigén) Credit Card		
Issued before 01.04.2012		38,7%
Issued after 01.04.2012		37,9%
OneCard Standard Credit Card		
- Contract entered into force before 01.02.2015.		
credit line 100 000 – 199 000 HUF		35,1%
credit line above 200 000 HUF		37,6%
- Contract entered into force between 01.02.2015 and 01.12.2017		
credit line 100 000 – 199 000 HUF		35,1%
credit line above 200 000 HUF		37,6%
- Contract entered into force after 01.12.2017		
credit line 110 000 – 209 000 HUF		34,9%
credit line above 210 000 HUF		37,6%
OneCard Gold Credit Card		
- Contract entered into force before 19.07.2015.		37,8%
- Contract entered into force from 20.07.2015.		39,9%
Repayment conditions		
Monthly minimum repayable amount of credit limit spent	5% of the used credit limit and the unpaid minimum repayable amount from the previous billing period, but minimum HUF 5 000	
Date of monthly statement	25 th of each month	The last banking day before, when statement date is not a banking day.
Due date of minimum repayable amount	10 th of each month	The next banking day, when repayment date is a not banking day.
Monthly penalty - if the minimum amount is not repaid by deadline ¹	4 503 HUF	
Credit limit overshooting fee ¹	4 503 HUF	
Branch repayment fee in case of OneCard Credit Card ¹	310 HUF	
Versatile CLEVERcard Limit Fill-up Service fee of successful transactions ¹	250 HUF	
	Entering into contract till 19.07.2015.	Entering into contract from 20.07.2015.
OneCard Credit Card Limit Fill-up Service fee of successful transactions ¹	310 HUF	1 045 HUF
Minimum amount payment Service for Versatile CLEVERcard and Standard (Oxigen) Credit Card	0 HUF	
Minimum amount payment Service for credit cards	0 HUF	

Reference interest rate and the interest rate spread modification indicator is described in attachment 1.

2.5. Instalment conditions in case of outstanding debt on credit card agreement

The goal of the instalment agreement related to outstanding debt on credit card agreement is to schedule instalment payment of this debt.

The Raiffeisen Personal Loan conditions without interest rate discount are applicable for instalment agreement related to credit card outstanding debt. The interest rate is fixed for the whole duration. Interest rate condition can be found in the Terms and Conditions of Raiffeisen Bank Unsecured Loan in Hungarian.

Bank does not charge fee of contract modification.

3. Further Conditions

Change of the account that is linked to the bank or CLEVER card ¹	640 HUF
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.
gold card ¹	3 219 HUF
in case of cards with special image design ^{1/14}	2 573 HUF
further cards ¹	1 283 HUF
Change of daily card usage limit ^{1/15}	316 HUF
Blocking and unblocking of card not present bankcard transactions	
At the branch ¹	Promotional fee: until 31/12/2019 0 HUF Standard fee: 316 HUF
Via Raiffeisen Direkt ¹	Promotional fee: until 31/12/2019 0 HUF Standard fee: 316 HUF
Extra change of daily card usage limit valid for one day ^{1/14}	2 573 HUF
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	
Change of PIN code ^{1/16}	First change is free of charge, after that HUF 56 per change
Replacement of PIN code ¹ - the replaced PIN code is available only in branch	First replacement is free of charge, after that HUF 640 per replacement
Emergency services	
Emergency card replacement by courier service to abroad ¹	12 899 HUF
Emergency cash withdrawal abroad in bank branch by SWIFT (max. 2 500 USD) ¹	6 446 HUF
Card delivered to the branch of the Bank ^{1/17}	2 573 HUF
Breach of contract in case of credit card consolidation ¹	30 000 HUF
Validity of card, OneCard, MasterCard PayPass Minicard	3 years

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.

4. Daily limits for the cards

Daily limit for cash withdrawal	Default	Maximum
VISA Gold	150 000 HUF	500 000 HUF
CLEVERcard	150 000 HUF	300 000 HUF
further debit cards	150 000 HUF	300 000 HUF
OneCard bankcard	150 000 HUF	300 000 HUF
Credit cards	300 000 HUF	
Maximum number of cash withdrawals per day	5	
Daily limit for purchases	Default	Maximum
Start CLEVERcard	100 000 HUF	available balance
other debit cards	100 000 HUF	available balance
OneCard bankcard	100 000 HUF	available balance
MasterCard PayPass Minicard	50 000 HUF	50 000 HUF
Credit cards	Up to available credit limit	
Maximum number of purchases per day	15	
Transaction purchase limit in e-commerce	50 000 000 HUF	

Customer can apply for individual daily limit setup 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.

5. Insurances

Travel insurance (accident, disease, luggage included)

	By 2016.04.30	From 2016.05.01
Yearly cost	3 025 HUF	3 990 HUF

The validity of the insurance is the same as the validity of the card or the MasterCard PayPass Minicard. 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 or the MasterCard PayPass Minicard. 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 of credit cards, the first fee is charged at the same time with the card activation; in the following years, the fee is charged on the settlement day in 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 and Gold (Oxigén) Credit Cards.

Credit Shield

Credit Shield (Cardif) Basic pack	0,69 % of the closed balance of the credit limit on the statement date
Credit Shield (Cardif) Senior 1 pack	0,49 % of the closed balance of the credit limit on the statement date
Credit Shield (Cardif) Senior 2 pack	0,39 % of the closed balance of the credit limit on the statement date
Credit Shield (Uniq) monthly cost	0,30 % of the closed balance of the credit limit on the statement date

The content of the insurance accords to the existence of the credit limit, except those cases if the insurance is cancelled during that period. The Bank debits the cost of the insurance on the credit card account in every month on the day of the statement closing. The insurance is available for Versatile CLEVERcard and for all consumer credit cards.

6. Allowances, promotions

Credit Card Payment Protection Insurance (Cardif) Winter 2019 promotion

For the period from 1 July 2019 to 30 September 2019, Raiffeisen Bank Zrt. announces a promotion, under which for all customers holding a OneCard Standard or OneCard Gold Credit Card who request Cardif Payment Protection Insurance—subject to the relevant Retail List of Conditions—to cover their newly requested or already existing OneCard Standard or OneCard Gold Credit Cards, the Bank shall credit the first 2 months' insurance fee of the Cardif Payment Protection Insurance to the customers' accounts. Only such principal cardholders are eligible to participate in the promotion who have Cardif Payment Protection Insurance at the time of crediting of the insurance fee, but did not have such insurance over the 12 months preceding their application, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Cardif Payment Protection Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same credit card account as was debited by the Bank earlier with the insurance fee amounts.

Credit Card Payment Protection Insurance (Cardif) Spring 2019 promotion

For the period from 1 April 2019 to 30 June 2019, Raiffeisen Bank Zrt. announces a promotion, under which for all customers holding a OneCard Standard or OneCard Gold Credit Card who request Cardif Payment Protection Insurance—subject to the relevant Retail List of Conditions—to cover their newly requested or already existing OneCard Standard or OneCard Gold Credit Cards, the Bank shall credit the first 2 months' insurance fee of the Cardif Payment Protection Insurance to the customers' accounts. Only such principal cardholders are eligible to participate in the promotion who have Cardif Payment Protection Insurance at the time of crediting of the insurance fee, but did not have such insurance over the 12 months preceding their application, and who do not have any overdue debt in excess of HUF 5,000 and outstanding for longer than 30 days owed to Raiffeisen Bank. The Bank shall credit an amount equaling the first two months' fee of the Cardif Payment Protection Insurance in lump sum by the 27th of the third month following the setting of the insurance to the same credit card account as was debited by the Bank earlier with the insurance fee amounts.

1. Attachment

Name of Reference Rate: MNB Base Rate

Currency of Reference Rate: HUF

Maturity of Reference Rate: same as applied for MNB Base Rate

Definition of Reference Rate: Normative interest rate determined by National Bank of Hungary (MNB) affecting to the paid interest for bank deposits and payable interest for bank loan.

Availability of Reference Rate: Actual value of reference rate can be found on web page of National Bank of Hungary (<http://www.mnb.hu>).

Frequency of modification: according to the MNB Base Rate changes

Interest Rate Spread modification indicator: HOF, the value of which is 0, and fixed during the contract is in force. The actual value of the indicator is published on web page of National Bank of Hungary (<http://www.mnb.hu>).

Bank will change the interest rate exclusively in line with MNB base rate – as reference rate – change.

2. Attachment

Cash Back terms and conditions of the OneCard Credit cards

<https://onecard.raiffeisen.hu/penzvisszateritesi-szabalyzat> (available only in Hungarian)

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 Bank withdraws the promotion about the first application fee of bankcards as of 12 August 2016.

³ The promotion is valid until withdrawal. The promotional fee is valid for annual fees charged during the promotional period.

⁴ Paying postal check or other services by bankcard at the post offices, is considered as cash withdrawal or purchase depending on the POS terminal applied by Magyar Posta. For more information, please visit the website of the Magyar Posta (<http://posta.hu>).

⁵ This promotion is valid till 31st December 2019. The promotional fee is valid for annual fees charged during the promotional period.

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

⁷ From 1 February 2014 the promotional condition for FeeWaiver Plus account package is withdrawn. After the withdrawal of the promotion the Bank provides 1 pc free of charge HUF transaction from Raiffeisen ATM, up to 150 000 HUF with OneCard debit card.

⁸ The monthly fee of OneCard Credit card includes the fee of Kártyainfo and - if set up than Számlainfo services, accordingly contains unlimited number of SMS advices about transactions initiated with credit card or booked on credit card account.

⁹ 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 150,000 in total for customers who submitted a declaration at Raiffeisen Bank by 15th January 2014 and on 22nd November 2013 owned a

creditcard (including Versatile Clever Card) linked to the creditcard account with declaration. Discount is not applicable for post office transactions.

If the sum of the first two HUF cash withdrawals in the actual calendar month is higher than HUF 150,000, Bank applies fees listed in the actual List of Conditions for the amount which exceeds HUF 150,000.

¹⁰ The following payment orders are currently not available via myRaiffeisen:

- In-Bank transfer between the customer's own accounts (standing payment orders)
- Payment of utility bills with limit monitoring
- Standing payment orders
- Cancellation of ad hoc or standing payment orders and direct debit payments
- Recalling ad hoc or standing order payments
- SEPA Credit Transfer – EUR ad hoc payment orders from HUF account in EUR between own accounts
- Ad hoc payment orders from HUF account in FCY between own accounts
- Ad hoc payment orders from HUF account in FCY in Bank
- SEPA Credit Transfer – Ad hoc payment orders from HUF account in EUR in Bank
- Ad hoc payment orders from HUF account in FCY interbank
- SEPA Credit Transfer – EUR payment
- Ad hoc payment orders from HUF account in HUF to another country
- SEPA DD Core Direct Debit
- SEPA DD Core direct debit limiting statement set/modification/cancellation
- Forbidding the execution of a direct debit
- Refund of paid direct debit
- Ad hoc payment order in FCY or in HUF between own accounts
- With Special FCY exchange conversion
- Ad hoc payment order in FCY or in HUF in Bank
- Ad hoc payment order in FCY or in HUF interbank

¹¹ Following 1st February 2015, the interest rate of credit cards issued before 1st February 2015 will be changed in line with MNB base rate – as reference rate – change. Frequency of modification of interest rate equals the change of MNB base rate. The effective interest rates have not changed by introducing yearly interest rate instead of monthly interest rates announced before 1st February 2015 in the List of Conditions.

¹² Interest rate spread: Bank applies HOF interest rate spread modification indicator, based on which the spread is fixed, and the unilateral modification by the Bank is not allowed.

¹³ The value of the THM (total credit charge ratio) has been determined on the basis of the terms & conditions currently in force, and effective laws, and its measure is subject to change upon any change in such conditions.

The calculation of the THM (total credit charge ratio) applies to HUF 375 000 credit limit with the following exceptions:

Credit limit:

- for Gold Credit Card 450 000 HUF
- for OneCard Gold Credit Card 700 000 HUF
- for OneCard Standard Credit Card
 - o contract entered into force before 01.12.2017 with credit limit 100 000 – 199 000 HUF: 199 000 HUF
 - o contract entered into force after 01.12.2017 with credit limit 110 000 – 209 000 HUF: 209 000 HUF

and the THM calculations are based on the followings:

- term: 1 year
- interest rate with OneCard Credit Card is the purchase interest rate
- fees:
 - in case of Standard Oxigen, Gold Oxigen, OneCard Standard and OneCard Gold Credit Cards the annual card fees and the monthly cycle closing fee
 - in case of Versatile Clever Card the difference between the annual card fees of Start and Versatile Clever.
- in case of Versatile Clever Cards the Base account package is applied with 0 account keeping monthly fee.

The Bank's letter of advice – which is inseparable part of the individual contract – contains the value of the THM (total credit charge ratio) for the approved individual contracts. The value of the THM (total credit charge ratio) concerning the credit limit approved by Bank may differ from the value of the THM listed in the present Terms and Conditions. The settlement period that was taken into account for the calculation of the THM (total credit charge ratio) lasts from the 25th day of every month to the 25th day of the next month. If the peremptory day is not a banking workday than the antecedent day prior to the peremptory day must be taken into account for the calculation of the settlement period. For Versatile CLEVERcard application the Bank requires not mandatory to open an account with monthly fee.

The calculation of the THM is performed as followed:

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

Where:

H : the amount of the loan reduced with the costs of the admission of the loan,

A_k : amount of the k-th repayment instalment,

m : number of repayment instalment,

t_k : the k-th repayment instalment expressed in years or in fraction year,

i : the value of the THM

¹⁴ From 2nd February 2016 the CLEVERcards with Special Image design will be renewed with the image of the card that expires. Customer can change his/her expiring card to a standard card with the same cardtype of the expiring card, at latest on the 40th days prior the last day of the month of the expiry date.

¹⁵ *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.*

¹⁶ In case of MasterCard PayPass Minicard there is no possibility to change the PIN. New code can be requested as a PIN replacement as stated in point 3 of this condition list.

¹⁷ The fee won't be debited in case of supplementary card, and if the card couldn't be delivered by Post: (1) customer's foreign mailing address, (2) on receipt of the card the cardholder's presence is needed in case of card won as prize, claimed by the internet, pre-approved, (3) 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.