

**User Manual - DirektNet,
myRaiffeisen portal**

April 2025

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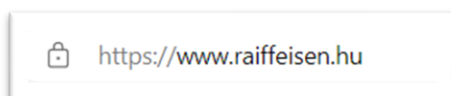
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SAFETY WARNINGS

- Always open a new browser for internet based banking services. Enter your internet banking ID and password only on the login page, accessible by you from **www.raiffeisen.hu** website entered in the address bar of your browser. Do not use any link to navigate to the browser because if you are not in the right place, you might get phishing attacked by adding your identification and password.
- Do not use an open Wi-Fi connection while using electronic banking channels (for example restaurant, café, hotel hotspot).
- NEVER use your Raiffeisen internetbank when you get the link through SMS, email or from a social media side, not even if you got the link from a reliable place at first sight.
- Check the site's authenticity and encoding. You will see a padlock icon on the browser's bottom line/ in the top heading.
The authenticity of the webpage can easily be checked by the certificate.



- Take care of and never tell anyone your SMS code that you get from the bank to activate your internet bank, your password and PIN code what you specified after you activated the service. Do not make any note about your identification data (to your computer or to your mobile device) that by falling into unauthorized hands allows access to banking services in your name. When your internet browser asks for permission to keep your password, do not accept it.
- Our bank does not use voice identification, so please never give your personal bank identification data over the phone if you are asked for such a reason. Our employees working at the call center can only ask you for your internet banking ID, but not for your password or bank card details. In the event of a suspicious request, please end the phone call and then call the Bank's well-known call center phone number published on our website to verify the authenticity of the call.
- Do not download unknown origin or unknown application (for example Anydesk, Teamviewer) to your phone or your computer and do not allow remote access to your device for unauthorized person. Your bank will not ask you for this in connection with a virus protection or any other legal issue.
- DO NOT approve any operation in your mobile banking application that you did not initiate. (e.g. unknown card purchases, transfers or online banking logins)
- Always read carefully what you get in SMS from your bank.
- Always be careful when shopping on online marketplaces. Never open the link if an advertiser or a user interested in your product sends you it to arrange the delivery or to accept payment or approve a purchase.

The risks of granting access to the electronic channel to the authorised representative of the bank account

Our customers may hold their own bank account with our Bank as individuals and may also be granted the right to dispose over the bank account of another individual/corporate Customer as a representative registered with the Bank.

The person registered with the Bank as an authorised representative can view and manage all bank accounts, whether their own or those of another account-holding customer (principal), using their unique identifier, after logging in to their own Internet Bank.

If the unique code or Internet banking identifier and password, which is also used by the representative in the banking systems, is obtained (lost, stolen, disclosed to an unauthorised person):

- 1) deposit held in the account holder's bank account may be at risk; and
- 2) in the case of a representative registered for more than one of the Bank's customers, the deposit held in the accounts of all the account holders concerned may be at risk.

For the above reasons, it is very important that you use your codes, unique identifiers and passwords to access the Bank's systems carefully and diligently, and never, under any circumstances, disclose them to anyone else. Please make sure to inform your representatives of this!

Please only grant a power of attorney, i.e. give someone else the right to dispose over your bank account, bearing in mind the particular risks described above.

You can find more detailed information on the Online Fraud Information page.

If you suspect misuse (fraud) or if your personal details have been compromised for any other reason, please contact the Bank immediately at +36 1 486 5380 around the clock.

For more information, please read Direktnet, myRaiffeisen portal under manual **Chapter VIII**.

Find more information about myRaiffeisen mobile application [here](#).

Find more information about Raiffeisen Online Broker [here](#).

Find more information about Raiffeisen Electra Internetbank [here](#).

A) RAIFFEISEN DIREKTNET

The Raiffeisen DirektNet internet banking service has been developed in order to enable our customers to manage their banking transactions quickly and efficiently, any time and from anywhere.

This user guide has been prepared to facilitate the use of the system.

If after reading this manual you should have further questions concerning the use of DirektNet, please call our telephone customer service Raiffeisen Direkt at phone number

06-80-488-588

free of charge within Hungary.

Our DirektNet internet banking service is optimised for the following browsers:

- **Google Chrome 81.0+**
- **Mozilla Firefox 85.0+**
- **Apple Safari 13+**
- **Microsoft Edge 87.0+**






Please enable Javascript in the browser.

To use the internet banking functions, internet connection is needed.







I. GET STARTED

1. Applying for the service

How shall I request DirektNet if I have a Raiffeisen bank account?

-  Please complete the application form available among Forms, and send it to the following address: Raiffeisen Bank Zrt. Budapest Pf. 1700.
-  If you prefer to do the application in-person, please visit the Raiffeisen branch that is closest to you.
-  In order to avoid waiting, please make an appointment in advance: [Click here to make an appointment.](#)
-  Documents required for the application: ID card, address card.
-  The Bank sets the service in the system, of which notice is sent to you in SMS.

How shall I request DirektNet if I have NO Raiffeisen bank account?

-  Please visit the Raiffeisen branch that is closest to you.
-  In order to avoid waiting, please make an appointment in advance: [Click here to make an appointment.](#)
-  Documents required for the opening of the account: ID card, address card.
-  Choose from our account packages the one that is most convenient for you.
-  Simultaneously with the account opening, apply for DirektNet internet banking access.
-  For the activation of DirektNet, a one-time activation code is sent to you in SMS, to the mobile phone number you have provided.

2. Activation and security

How shall I activate DirektNet upon my first login?

Before the first use, you must activate your DirektNet access. If you have concluded a DirektNet agreement with the Bank, you can do the activation with your 8-digit Direkt ID received upon the conclusion of your agreement in our website www.raiffeisen.hu/direktnet, using the **activation** tab.

You can use the service with the activation code received in SMS. The activation code is sent to the mobile phone number that you have identified and is included in the Bank's registry. The activation code is a 4-digit one-time code consisting of numbers only (Digital Channel activation code) that enables you to activate our Digital Channel service.



You can use your D-PIN code received for the activation **ONLY** once, after which—following your successful identification—you can request a Digital Channel activation code through Raiffeisen Direkt, or by visiting any Raiffeisen branch.

Activation steps:

Open the website www.raiffeisen.hu/direktnet, or in the website www.raiffeisen.hu click on the Internetbank login, then on the DirektNet button.

Step 1: In the DirektNet start page, click on the activation tab, and enter your Digital Channel ID received from the Bank and your Digital Channel activation code received in SMS, then click on the Next button.

Step 2: Following the instructions enter the login password you have chosen for use of the DirektNet system going forward, then click on the Next button.

After successful activation, the program offers you to log in to the DirektNet system. To **log in**, you have to use your Direkt ID received from the Bank and the password that you have chosen in **step 2**.

What password to choose?

Please choose a password that **contains minimum 8 characters**, including **at least one uppercase and one lowercase letter and one numeral** (e.g. Zb41@kxx), as well as **special characters if possible** (pl. &; @; *; \$; _; #; ; +; !; " %; ' ; (;) ; > ; < ; { ; } ; = ; ? ; [;] ; ~).




The password must not contain accented letters, and must not be identical with your latest DirektNet password.

The password can be up to 32 characters long.

How frequently and where shall I change my password?

You must change your password chosen upon the activation of the service **every 365 days on a mandatory basis**, and the system will automatically prompt you to do so. Of course you can change your password more frequently than that, as needed. You can do so in the menu **Administration/Settings/Change password**. After you have entered your old password, type in your new password, then for security reasons type in your new password once again. **Once you have changed your password, you should exit and log in again.**

Password Settings

 You can change your password here. Please type in your old password, then the desired new password two times.
You can change your password here. Please enter your current password, then the new one (retype it for verification) and click the button.
Your password must contain at least 6 characters (with special), combination of upper and lower case letters (no accentuated) and at least two numbers (pl. ?Zb41xk?). We suggest to use special characters as well (e.g. &, @, *). The previously used password can not be as new one.

Old password: *

New password: *

Re-enter new password: *

[← Cancel](#) [▶ Save](#)

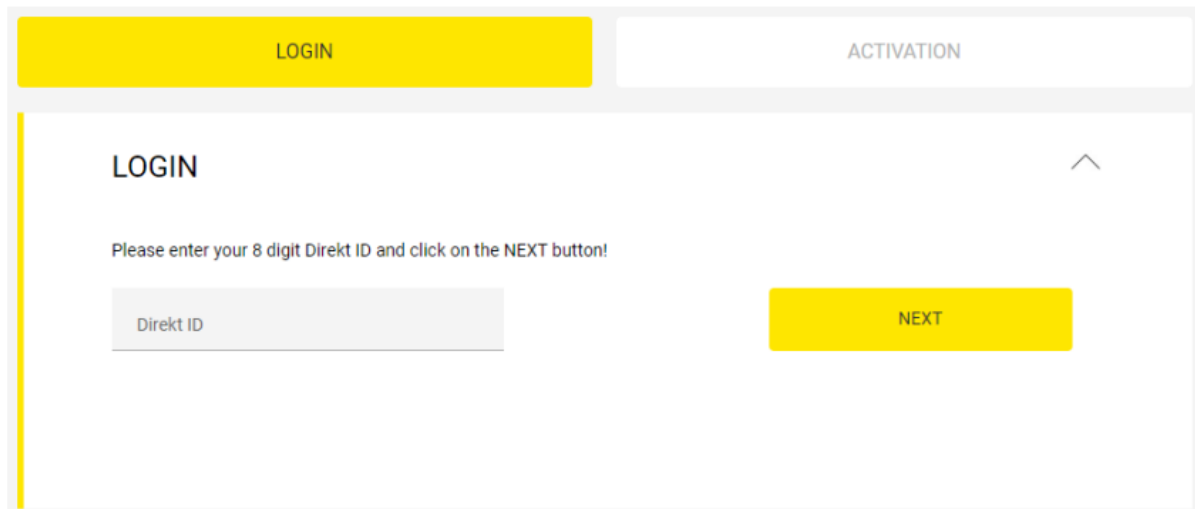
What shall I do if I have forgotten my password?

You must request a one-time DirektNet activation PIN code. You can request a new activation PIN by dialling phone number **06-80-488-588**, and entering menu points 2-4, after successful identification, or at any branch of the Bank. If you have forgotten your Direkt ID as well, please **visit any branch of ours**, where you will be identified based on your personal documents, and get a new Identifier from our staff.

3. Login

How can I log in to the internet banking service?

Enter your Direkt ID in the site www.raiffeisen.hu/direktnet.



Depending on what kind of signature devices you have, the system offers the following options for login.

- Login with Mobile Token
- Login with Hardware Token
- Login with Password + SMS

What is Mobile Token?



Mobile Token is a high-security authentication tool incorporated in the myRaiffeisen mobile application. Using it you can log in to the DirektNet internet banking application and the Mobile App simply and quickly (with a PIN code, or touch ID, or—if you have an iOS device—face ID), as well as approve your orders and transactions.

How can you log in to DirektNet with Mobile Token?

You can read in detail about approving DirektNet login in the myRaiffeisen mobile application in Chapter [Authorising login to DirektNet internet banking in the myRaiffeisen app](#) of the [myRaiffeisen mobile application user guide](#) (www.raiffeisen.hu/myrauserguide).

Login with Hardware Token

If currently you use Hardware Token to sign transactions, since April 2019 you may as well use this device to authenticate the login process.

Login with Password

If you have not activated the Mobile Token function, and do not have a Hardware Token either, you can log in by entering your Direkt ID, your Password and a one-time login code sent in SMS to your device.

What shall I do if I have entered the wrong password several times, and cannot log in to the system?

If you enter the wrong password several times, in the interest of your security **DirektNet cannot be used for 24 hours**. If you still want to log in to the system, you can re-activate the service using the DirektNet **activation PIN code**, and **choose a new password**.



Please note that the Bank never sends requests in e-mail for you to provide or change your password, activate a banned user account, or any other e-mail messages including links to sites requesting you to enter your security passwords or codes (pl. Direkt PIN, activation code, etc.). If you receive a message of this kind, do not click on the link included in the message, and do not enter your data, but notify the Bank immediately in any available channel and forward the e-mail in question to the Bank. In the interest of the security of your data and finances, please proceed with caution.

Why request SMS notification on logins to DirektNet?

With the DirektNet login SMS notification service **you may get prompt notice on all successful and unsuccessful login attempts** carried out with your Direkt ID. You can apply for, modify or cancel the service only and exclusively through DirektNet, **in the menu Administration/Account holder details**. The fees payable for the service are available in the Bank's List of Terms & Conditions.

You will get automatic message on the following Raiffeisen DirektNet transactions:

- Successful logins
- Unsuccessful login attempts

Third unsuccessful login attempt—suspension of the service for the given day, and cancellation of the service.

4. Signature of orders; signature devices

You can use several authentication methods to sign orders:

- Mobile Token
- Password used for login + one-time SMS password
- Hardware Token (if you have such a device)

After you have downloaded and registered for the Mobile App, Mobile Token will be your default authentication device, therefore you can authenticate orders entered via DirektNet primarily with this method.

How can I sign credit transfers initiated in DirektNet with the Mobile Token?

After you have entered the details of the order, you can either enter further orders, or sign the given item:

We are registering your order.

Please choose: do you want to register more orders and then sign all of them in one go at the end, or do you want to sign the orders you have entered so far?

› Register next order

› Sign order

HUF transfer

1 Saving order **2 Signature** 3 Confirmation



Please check the order data!

If you wish to make any changes to the order, click on Modify. If everything is OK, confirm the order at the bottom of the page.

Type	Date	Amount	Source account and beneficiary	Comment	
HUF transfer	2021.02.10 Wednesday	1,00 HUF	HUF current account 12010501-00135248-00100002 Teszt Péter 12010501-01010202-00100006		Modify

Transaction code: 85179522

Signing tool: Mobile token

Please verify the transaction(s) on Raiffeisen Mobile Application. We have sent a notification of this transaction to your mobile device. Please open the notification and approve the order.

Authentication identifier 06433

Other authentication methods [SMS password](#)

← Cancel

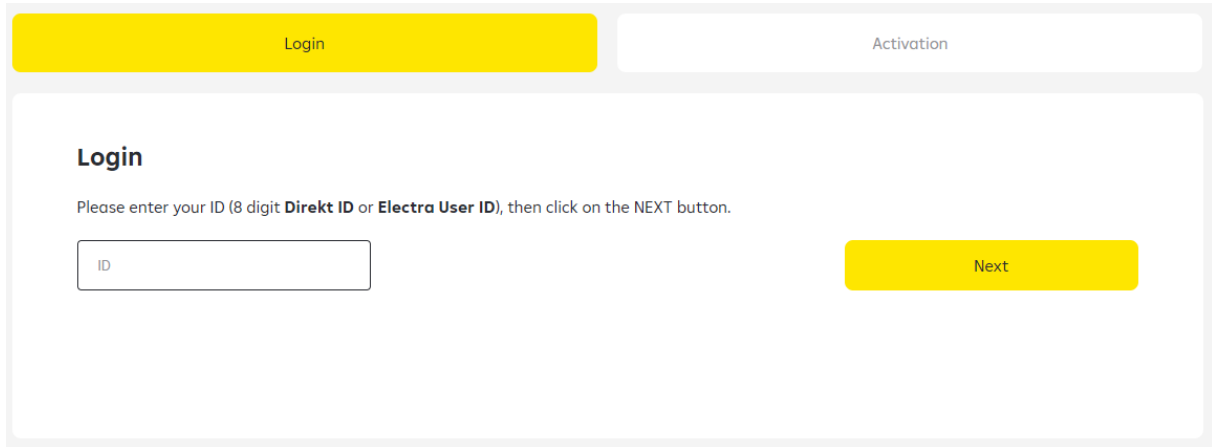
When should I use the SMS signature?

For login to the DirektNet internet banking service, as well as to approve electronic orders—e.g. credit transfers—you may as well choose to use one-time SMS passwords. In such case you have to enter your Password used to log in to DirektNet as well as the one-time SMS code sent to your telephone number registered in the Bank's system.

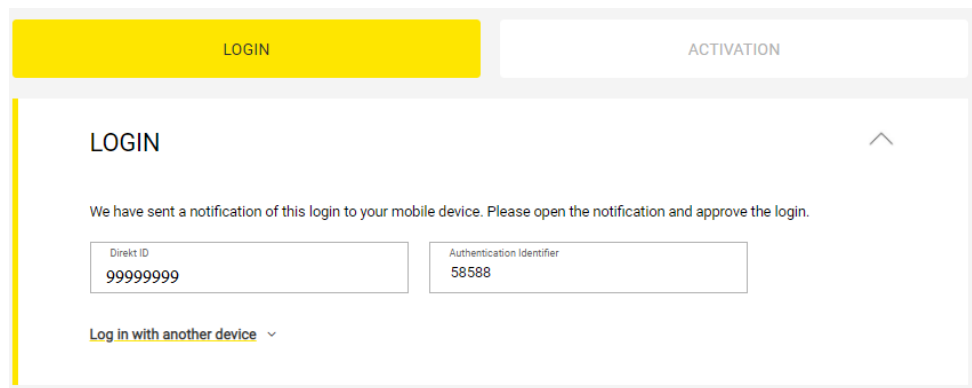
The received SMS code is valid for the given login or to validate the given order only.

Login to the DirektNet internet banking service with SMS code:

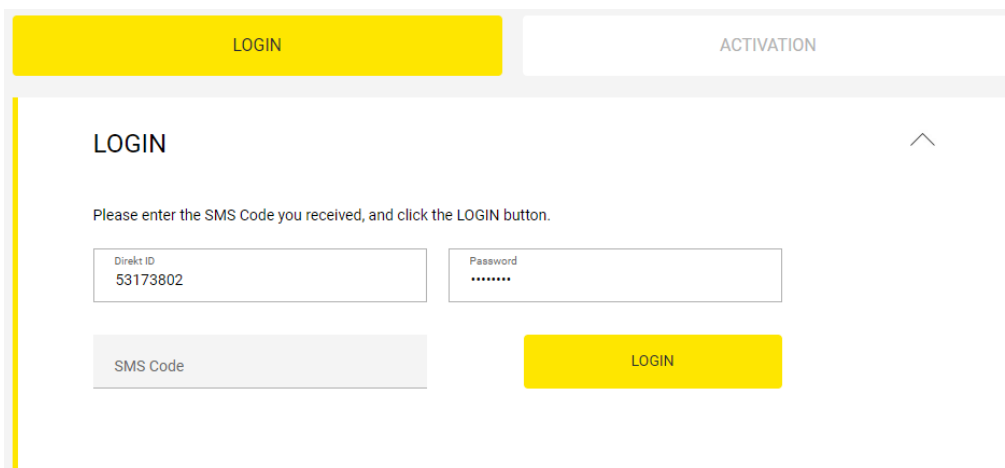
As a first step, enter your Direkt ID, then click on the [Next](#) button.



Enter your Digital Channel password, and click on the [Request code](#) button.



Finally enter the 8-character [one-time SMS code](#) sent to your telephone number registered in the Bank's system, then click again on the [Login](#) button.



Approval of orders and credit transfers with SMS code:

For the approval of orders and credit transfers, as a first step you have to enter your [Digital Channel password](#), then click on the [Next](#) button.

After this, if you click on the [Send SMS code](#) button, we will send you a one-time code with which you can sign your order.

In the screen you can see a field serving to enter SMS passwords, this is where you are required to type in the one-time SMS code. The received SMS code is valid for the given order(s) only. It is also possible to [sign several orders jointly](#).

How can I set the telephone number belonging to the SMS signature?

The SMS containing the signature password will be sent to your mobile phone number that you have previously identified and is included in the Bank's registry. You can check the phone number recorded in our system in the menu [Administration/Settings/Telephone number for SMS signature](#).

If there are several mobile phone numbers recorded in our system, you can select the number that is most appropriate for you. [For the first credit transfer, the list of mobile telephone numbers included in our registry will be offered to you](#). Select the appropriate mobile phone number from the dropdown menu, and your signature password will be sent to your phone promptly.

Can I sign several orders with one SMS?

Yes, [you can sign several credit transfers with one single SMS signature](#) so that you do not have to request an SMS password for each and every order.

When you finalise each credit transfer, time deposit, etc. order, the system will ask whether you want to sign the order (and send it to the Bank), or [want to enter further orders](#). If you choose this latter option, the [order will get among "Saved transactions" with the status "waiting for signature"](#). After you have entered all orders in the system this way, by marking the saved transactions in the [Account information/Saved transactions](#) menu you can sign these with [one single SMS password](#).

When should I use the Digital Channel login Password upon signature?

In the case of order types where no cash flow outside the Bank takes place, you may as well authenticate the order with the Password used for login, e.g. in the case of a time deposit.



If you have more than one Direkt IDs (for example as an account holder, or an authorised representative), when signing the order you should always enter your

Only corporate

password used for the given access, to which your attention will be called in a message displayed in the screen.

With the Mobile Token you can conveniently and simply authenticate your orders linked to any access of yours.

HUF transfer

1 Saving order **2 Signature** 3 Confirmation

Please check the order data!
If you wish to make any changes to the order, click on Modify. If everything is OK, confirm the order at the bottom of the page.

Type	Date	Amount	Source account and beneficiary	Comment	
HUF transfer		222,00 HUF	HUF current account 12001008-0 7-00600009 Óbudai c. Pál 11784009-2 3-00000000		Modify

For transaction signature, please use the authentication method/device that belongs to Sza... (31697502).

Transaction code: 17369101

Signing tool: SMS password

For a stronger customer authentication please type your login password first.

Login password:

Other authentication methods: **Mobile token**

< Cancel **> Next**

Can I use Hardware Token instead of SMS signature?

Yes, if you have a **Hardware Token** you can sign your orders using this device, but you may authenticate your transactions with SMS password as well.

Hardware Token is a **code generating device** that any customer of ours may **request quite simply at any branch**. **Hardware Token** creates a **one-time password** on the basis of the data of the orders that is valid for the given transaction(s) only. Protected by a PIN code, this device can be used to give orders of higher amount than in the case of transfers launched with the SMS password.

What is "dual signature"?

As a **corporate customer** you can ensure that the persons authorised to act on behalf of the company may **finalise the approval of transactions with a dual signature only**. Authorised representative No. 1 launches the transaction, and the system puts it among transactions "waiting for signature" so that the transfer can be approved. Authorised representative No. 1 approves the transaction with the SMS password sent by the system, but

the requested order will only start if **authorised representative No. 2 signs and sends it to the Bank**. Authorised representative No. 2 finalises the requested order with the signature password received in SMS, thus it will get among Account information/Saved transactions.

Can I as a corporate customer use Mobile Token?

Yes, if you use Raiffeisen Bank's new Mobile Application.

Only corporate

5. Services

What services can I access as a retail customer?

Using the DirektNet system you can access the following services:

Account information services:

- Detailed balance information of HUF and foreign currency bank accounts
- Customisable account history showing items that are being processed, orders given with value dates, and booked items
- Electronic account statements
- Active and matured time deposits

Transaction services:

- Start single credit transfers in HUF and in foreign currencies within Hungary and abroad
- Special foreign exchange conversion

- SEPA transfer
- Cheque payment
- Give standing credit transfer orders
- Direct debit functions
- Credit card top-up

To access account information and transaction services, after login please select from the upper horizontal menu the **Account information** or the **Transfer, conversion** menu points, respectively.

What services can I access as a corporate customer?

ACCOUNT INFORMATION TRANSFER, CONVERSION

Using the DirektNet system you can access the following services:

Account information services:

- Detailed balance information of HUF and foreign currency bank accounts
- Customisable account history showing items that are being processed, orders given with value dates, and booked items
- Active and matured time deposits

Transaction services:

- Start HUF and foreign currency one-off credit transfers within Hungary and abroad
- Special foreign exchange conversion (for customers holding independent signature right only)
- Give, cancel or change standing credit transfer orders
- SEPA transfer
- Direct debits
- Time deposits
- **VPOP transfer**

To access account information and transaction services, after login please select from the upper horizontal menu the **Account information** or the **Transfer, conversion** menu points, respectively.

6. Customer Profile selector

What is the Customer Profile selector?

It is a new internet banking function that enables you – in case you have more than two rights of access either as an account holder or as an authorised representative in respect of several payment accounts (Retail, Corporate, Private Banking, etc.) – to log in to DirektNet with any activated Direkt ID of yours, and access all active accounts you are authorised to access.

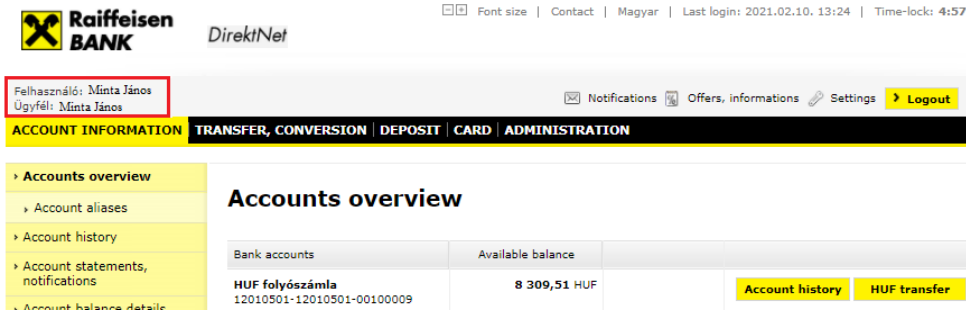


If you have more than one Direkt IDs (for example as an account holder, or an authorised representative), when signing the order you should always enter your password used for the given access, to which your attention will be called in a red message displayed in the screen.

With the Mobile Token you can conveniently and simply authenticate your orders linked to each access of yours.

Where can I find customer profiles?

After login to the DirektNet internet banking platform, you can open the relevant customer profiles by clicking on the Customer's name in the upper left corner of the page (above the Account information menu option). Then you can choose from your different accesses in the window that appears in the middle of the screen.

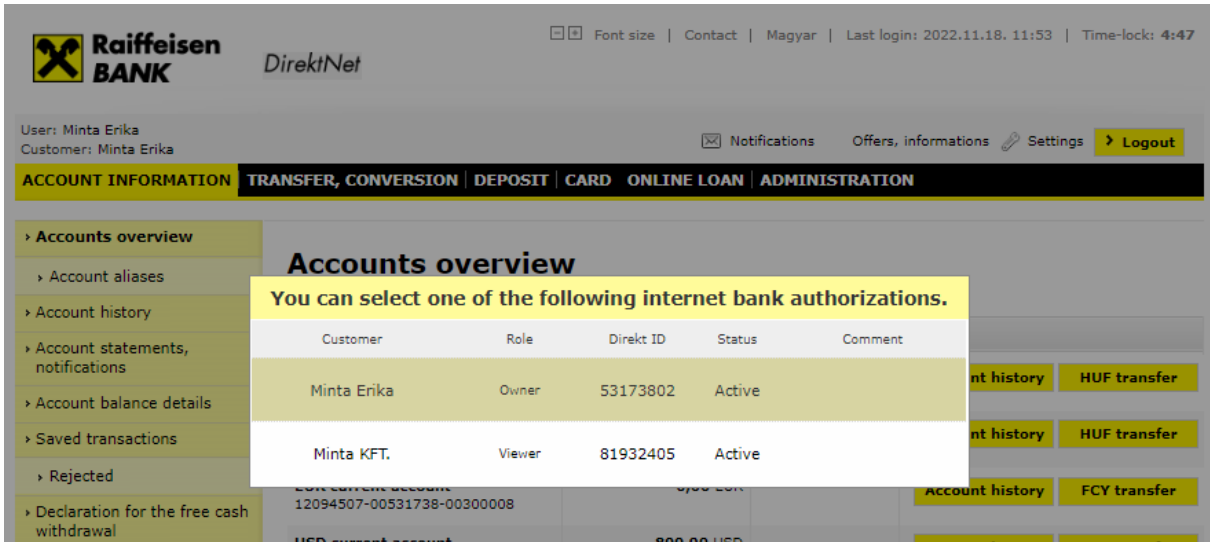


The screenshot shows the Raiffeisen DirektNet interface. At the top left, the user's name 'Minta János' is displayed in a red box. Below it, a navigation menu includes 'ACCOUNT INFORMATION', 'TRANSFER, CONVERSION', 'DEPOSIT', 'CARD', and 'ADMINISTRATION'. The 'Accounts overview' section is active, showing a table of bank accounts with columns for 'Bank accounts', 'Available balance', and actions like 'Account history' and 'HUF transfer'.

Bank accounts	Available balance	
HUF folyószámla 12010501-12010501-00100009	8 309,51 HUF	Account history HUF transfer

Content of the customer profile selector

- **User:** The User is you, the person who has the right to dispose of the Customer's accounts. If you click on the User name in the upper left corner, the customer data screen is loaded, where you can see the Customer's data.
- **Customer:** The Customer is the person on whose behalf you can take action, and post orders. By clicking on the Customer's name, you can open the Customer Profile selector window, if you have several accesses. If you have only one right of access, the name of the Customer is inactive, and you cannot click on it.
- **Role:** This column shows what kind of right you have over the account.
- **Direkt ID:** The Direkt ID belonging to the given access.
- **Status:** It shows the status of the given access.
- **Note:** This column may contain information related to the given access.



How can I know which access of mine I am logged in with?

The name beside "Customer" shows currently which access you can administer the businesses of.

7. Account aliases

What is an account alias?

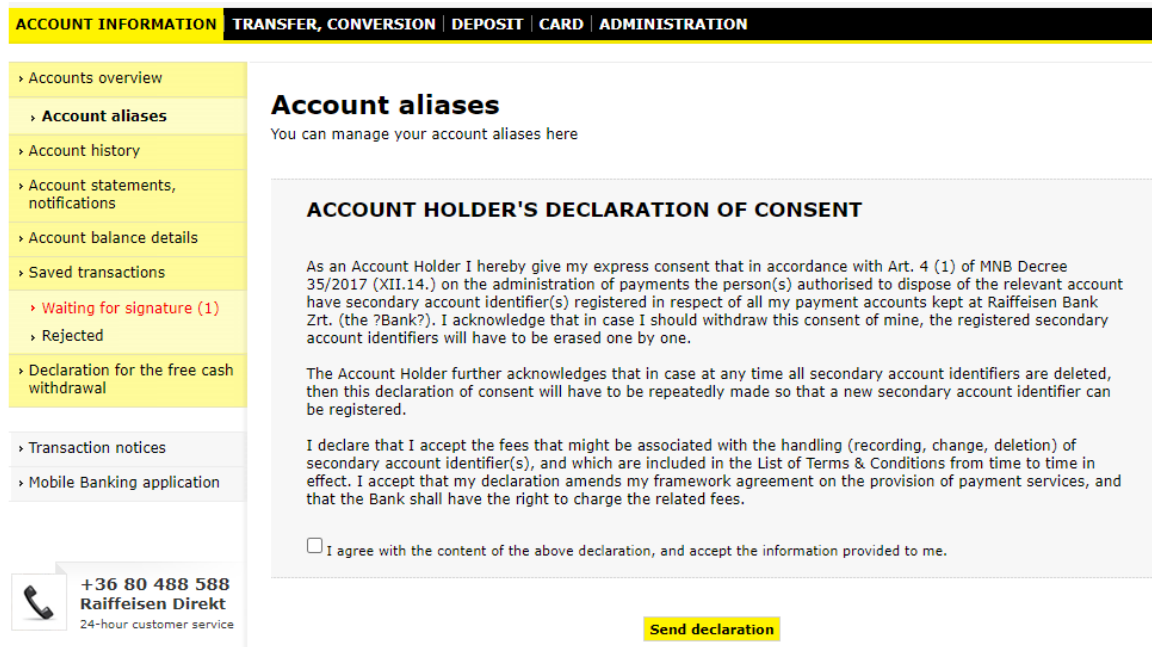
In the scope of the Instant Payment System, you can transfer money up to HUF 20 million even if you do not know the account number of the beneficiary by identifying a phone number, e-mail address or tax number (tax identification number) when sending the order, provided that the beneficiary has attached any of these as an account alias to his/her account. The account holder and/or a person authorised to dispose of the account or an authorised representative may register their e-mail address, mobile phone number, tax identification number or tax number (in the case of a corporate customer). The period of validity of a telephone number or e-mail address as an account alias is one year. Tax numbers and tax identification numbers do not need to be periodically reconciled. Of the expiry of an account alias, the Bank notifies the Customer electronically.



If you terminate or change your mobile phone number or e-mail address, and you have used any of these as an account alias, remember to cancel them!

Where can I manage account aliases?

Account aliases are available in the DirektNet internet banking platform in the menu Account information/Account aliases.



The screenshot shows the Raiffeisen DirektNet interface. At the top, there is a navigation bar with the following tabs: ACCOUNT INFORMATION, TRANSFER, CONVERSION, DEPOSIT, CARD, and ADMINISTRATION. On the left side, there is a sidebar menu with the following items: Accounts overview, Account aliases (highlighted), Account history, Account statements, notifications, Account balance details, Saved transactions, Waiting for signature (1), Rejected, Declaration for the free cash withdrawal, Transaction notices, and Mobile Banking application. Below the sidebar, there is a contact information box for Raiffeisen Direkt with the phone number +36 80 488 588 and 24-hour customer service. The main content area is titled 'Account aliases' and contains the following text: 'You can manage your account aliases here'. Below this, there is a section titled 'ACCOUNT HOLDER'S DECLARATION OF CONSENT' with the following text: 'As an Account Holder I hereby give my express consent that in accordance with Art. 4 (1) of MNB Decree 35/2017 (XII.14.) on the administration of payments the person(s) authorised to dispose of the relevant account have secondary account identifier(s) registered in respect of all my payment accounts kept at Raiffeisen Bank Zrt. (the ?Bank?). I acknowledge that in case I should withdraw this consent of mine, the registered secondary account identifiers will have to be erased one by one. The Account Holder further acknowledges that in case at any time all secondary account identifiers are deleted, then this declaration of consent will have to be repeatedly made so that a new secondary account identifier can be registered. I declare that I accept the fees that might be associated with the handling (recording, change, deletion) of secondary account identifier(s), and which are included in the List of Terms & Conditions from time to time in effect. I accept that my declaration amends my framework agreement on the provision of payment services, and that the Bank shall have the right to charge the related fees.' Below the text, there is a checkbox labeled 'I agree with the content of the above declaration, and accept the information provided to me.' and a yellow button labeled 'Send declaration'.

The consent of the account holder is required to manage account aliases. In the absence of the account holder's declaration, the person authorised to dispose of the account or authorised representative will not be able to use this menu option.

How can I register an account alias?

You can register account aliases in the Account information/Account aliases menu of the DirektNet internet banking system, by clicking on the Account alias registration button.

Account aliases

You can manage your account aliases here

[> Account alias registration](#)

Registered	Waiting for validation (0)	Waiting for signature (0)	Rejected	Deleted
------------	----------------------------	---------------------------	----------	---------

You do not have registered or subtitled account aliases.

You may enter account aliases in the registration page.

Account alias registration



* Required fields

Account : *

Account Alias type: *

Deletion of previous link of * Yes No ?
the alias:

I hereby give my consent that in accordance with Art. 4 (5) of MNB Decree 35/2017 (XII.14.) on the handling of payments Raiffeisen Bank Zrt. (the "Bank") transmit my name, the IBAN of my payment account, and the secondary account identifier(s) attached to it to Giro Zrt. (registered office: 1054 Budapest, Vadász u. 31., company registration number: 01-10-041159), and Giro Zrt. process such data of mine, cooperate in the provision of the payment service and in the scope of this transmit my data to the cooperating financial institutions.


Cancellation of my consent will not affect the lawfulness of any earlier data processing executed until then. If a secondary identifier is deleted, starting from the deletion a secondary identifier used earlier cannot be used any longer to identify the payment account.

I am aware of the information provided below:
You have the right to request information about the processing of your personal data at any time, as well as request access to your personal data, request the rectification, deletion, restriction or portability of your data, and you also have the right to protest against the processing of your personal data. For legal remedy you can refer to the data protection officers of the parties participating in the data processing, to a court of justice, or to the Hungarian [National Authority for Data Protection and Freedom of Information](#).

Detailed information about the data processing is available in the respective privacy policies of the [Bank](#), Giro Zrt. and the cooperating financial institutions. You can ask your questions with a request sent via any of the Bank's communication channels.

I agree with the content of the above declaration, and accept the information provided to me.

◀ Cancel ▶ Register

1. In the scope of the registration you have to enter the account number for which you want to register the alias. Select the account number for which you want to register the alias from the dropdown list of accounts.
2. Select from the account aliases type dropdown menu what type of alias you want to register.
 - e-mail address
 - telephone number
 - tax identification number
 - tax number
3. In the free text field that appears next, enter the alias in the specified format; you can find help for the registration by clicking on the  icon.

In the case of a tax identification number: After clicking the Register button, the tax identification number you have entered will be compared with the tax identification number registered at the Bank. If they match, the identifier can be attached to the selected account, otherwise we recommend you to visit your personal banking advisor with documents testifying your tax identification number.

4. In the section "Cancel previous attachment of alias" you may declare whether or not you request an account alias previously registered at another bank to be cancelled simultaneously.
5. Click on the Register button to launch the registration process.



If you have registered an e-mail address or telephone number, a confirmation code will be sent to you in the given channel, which shall be valid for 1 minute. If you have not received the code, click on the "I haven't received the code, send me a new one" button.

In the case of a confirmation code sent in e-mail, you should check the message in the spam folder as well.

6. Return the confirmation code, then click on the "Confirm" button.

Account Alias registration



Please check your order details. The validation code has been sent to the given account alias with the validity time of 5 minutes. In the case of e-mail type of account alias, please check your spam folder for the code.

Type	Date	Account	Account Alias	
Account Alias registration	2021.02.10 Wednesday	HUF account 12011179-00095553-00100000	E-mail address teszt@alma.hu	Details

Validation code :

[> Validate](#)

[> The validation code has not been received. Please send me a new one!](#)

[< Cancel](#)

7. After successful confirmation, the order has to be signed in accordance with the rules applying to the account.

Account Alias registration



The Account Alias validation was successful.

Type	Date	Account	Account Alias	
Account Alias registration	2021.03.02 Tuesday	HUF account 12001008-00000004	Phone Number +36-20-12345670	Details

For transaction signature, please use the authentication method/device that belongs to Széchenyi Kártya (31697502).

Transaction code: 21217271

Signing tool: SMS password

For a stronger customer authentication please type your login password first.

Login password: 



Other authentication methods [Mobile token](#)

[Cancel](#)

[Next](#)

8. In the case of a successful registration, you will see the following confirmation in DirektNet:

Account Alias registration



The account alias registration was successful.

[Go to Account Alias Overview](#)

Type	Date	Account	Account Alias	
Account Alias registration	2021.03.02 Tuesday	HUF account 12001008-00000004	Phone Number +36-204 12345670	Details

How can I manage account aliases?

In the Account information/Account aliases menu you can enter a new alias, or delete existing ones, and here you may as well follow the status of the account aliases you wish to register.

In the menu you can see the account aliases that are registered, waiting for validation, waiting for signature, rejected or deleted.

Registered		Waiting for validation (1)	Waiting for signature (0)	Rejected	Deleted
Account	Account Alias		Status		
12001008-00 1115-00100004	Phone Number +36-2044 11110		Active 2021.03.02 10:07:31	Delete	

It can be seen in the table what kind of aliases have been registered for your different HUF accounts, including their current status.

Account aliases

You can manage your account aliases here

[> Account alias registration](#)

Registered		Waiting for validation (1)	Waiting for signature (0)	Rejected	Deleted
Account	Account Alias		Status		
12001008-00 1115-00100004	Phone Number +36-2044 11110		Active 2021.03.02 10:07:31	Delete	

How can I cancel account aliases?

If you click on the "Registered" tab in the Account information/Account aliases menu, you can see the aliases having active and pending status. You can initiate the cancellation of the attachment of an account alias using the Delete button. After you click on the Delete button, an order is created, which has to be signed in accordance with the rules applying to the account.

Delete Account Alias - sign

1 Saving order **2 Signature** 3 Confirmation



Type	Date	Account	Account Alias
Delete Account Alias	2021.03.02 Tuesday	HUF account 12001008-0015-00100004	Phone Number +36-2044100000

For transaction signature, please use the authentication method/device that belongs to Széchenyi Kártya (31697502).

Transaction code: 46741638

Signing tool: SMS password

For a stronger customer authentication please type your login password first.

Login password:  


Other authentication methods **Mobile token**

[< Cancel](#) [> Next](#)

On the successful deletion of the account alias, you will get a confirmation message.

Delete Account Alias - confirmation

1 Saving order 2 Signature **3 Confirmation**

 **The Account Alias has been deleted.**

[> Go to Account Alias Overview](#)

Type	Date	Account	Account Alias
Delete Account Alias	2021.03.02 Tuesday	HUF account 12001008-0015-00100004	Phone Number +36-2044100000

Account aliases previously used and deleted by a DirektNet user can be seen under the Deleted tab.

Account aliases

You can manage your account aliases here

[> Account alias registration](#)

Registered	Waiting for validation (1)	Waiting for signature (0)	Rejected	Deleted
-------------------	----------------------------	---------------------------	----------	---------

You do not have registered or subtitled account aliases.

II. ACCOUNT INFORMATION

1. Accounts overview

The content of account information

The account information view shows your Bank Accounts.

Possible account types:

- Current account: your Bank Account.
- Securities account: If you have Internet Brokering access, you can access information concerning your securities account from here as well.
- Credit card account: The balance of the account belonging to your credit card.
- Savings account: a technical type account in which your time deposits are recorded.
- Collateral account: a segregated account serving to manage the funds withdrawn from your free disposal.
- It is possible for our private banking customers to keep 7-day (CW) and 14-day (CT) call account as well. These pay higher interest rates than current accounts, but you are required to fix the deposited amount for a longer period (1 or 2 weeks, respectively). EUR or USD amounts can also be kept in call accounts.

The minimum amounts that should be deposited in the accounts are included in the List of Terms & Conditions from time to time in effect.

You can access your account only if it is in an **"active" status**.

Available balance is the balance of the given account, i.e. the cash available to you in the account.

By clicking on a selected account, you can display **more balance** and transaction details.

What does "account number" mean in the case of a HUF account?

In the case of HUF accounts, account number is displayed in its full 24-digit format (so-called GIRO number).

What does "account number" mean in the case of a foreign currency account?

In the case of a foreign currency account the in-bank short format is displayed, and the full 24-digit sequence is shown below that.

How can I know to which account number my different accounts belong?

Name of my account

Here you can name your accounts to facilitate orientation.



The screenshot shows a form with the text "HUF current account: 12001008-01 5-00600009" on the left and a text input field containing "HUF current account" on the right. The input field is highlighted with a red border.

< Cancel

> Save

In order to distinguish your accounts more easily, you can give names to your accounts under the menu [Administration/Settings/Names of my accounts](#).

What can I see in "account history"?

In the **Account history view** you can see [what kind of cash movements occurred and when in the selected account](#). You can retrieve your account history [as long as 1 calendar year](#) in retrospect, [displaying up to 2,000 items at a time](#).

You can display your account history filtered in different ways as well by creating so-called "filter views". You can create views that show incomes or expenses only, or transfers to a specific account. At the Account history view line you can see the transactions as per which filter view is displayed at the moment.

Account history consists of two main parts:

- [Items to be booked](#)


Here you can see the pending items that [have not been booked yet in the system](#). Such can be for example an [order given in advance for a specific value date](#), or a [card transaction](#), or a [standing transfer order waiting to be executed](#).

- [Booked items](#)

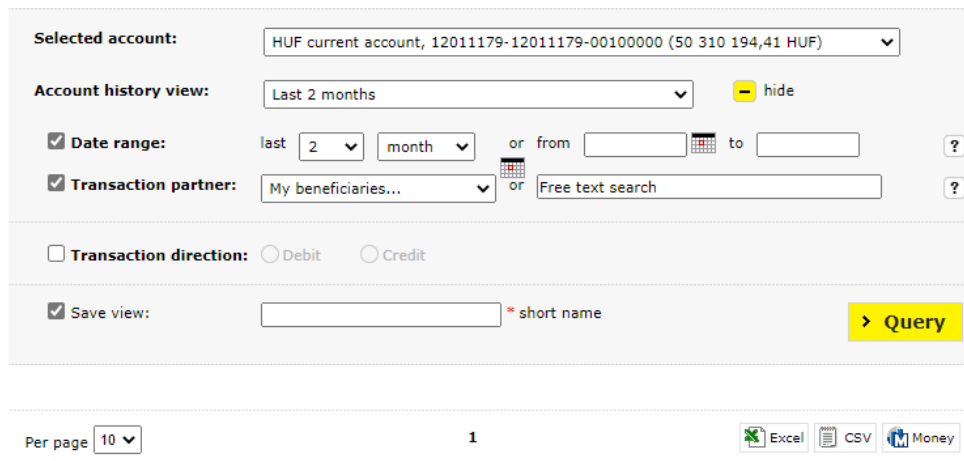
These are the transactions (cash movements) that [have been actually booked](#) in the Bank's system.

How can I change the current view of my account history?

By selecting a filter view you can control [which items are displayed](#) in the account history. Apart from the default view, you can create your own views according to specific criteria.

To display the form in which you can define your filter criteria, click directly **beside the Account history view line** the  **own view** button, or alternatively you can access the same from the menu option **Administration/Settings/Account history** as well.

Account history



The screenshot shows the 'Account history' filter form. It includes a dropdown for 'Selected account' (HUF current account, 12011179-12011179-00100000 (50 310 194,41 HUF)), a dropdown for 'Account history view' (Last 2 months) with a 'hide' button, and checkboxes for 'Date range' and 'Transaction partner'. The 'Date range' section has 'last 2 month' selected, with 'or from' and 'to' fields and calendar icons. The 'Transaction partner' section has 'My beneficiaries...' selected, with 'or Free text search' and a search field. There are also radio buttons for 'Transaction direction' (Debit/Credit) and a 'Save view' checkbox with a text input field and a '* short name' label. A yellow '> Query' button is at the bottom right. Below the form, there is a 'Per page' dropdown (10), a page number '1', and icons for 'Excel', 'CSV', and 'Money'.



Filter by date range: If you only want to narrow down Account history items to a period between specific dates, you can do so easily by entering a Start and End date, optionally using the Calendar function.



Transaction partner: Here you can select a beneficiary defined previously or enter a search keyword that is included in the name of the transaction partner or in its account number.



Filter by transaction direction (only in the case of booked items): You can arrange your already booked orders by transaction types: Credit, Debit.



Save view: If you check this box, a text input field appears, where you can enter the short name of the view. The Query button will save the settings of the view under the given name.






Export booked items: The system enables you to export booked items. This means that you can save the items booked in your account from the program.

The data can be saved in the following formats:

- Microsoft Excel (xls)
- Microsoft Money
- CSV (text separated by semicolons)

Click on the icon of the format to select the format that is most convenient for you.

Per page 1   

Booked items

Type	Date ▼	Amount	Transaction partner	Note	
Interest	2024.04.02 Tuesday	0,01 EUR			Details

2. Checking past transactions

How can I print the details of a transaction item?

In the transaction log displayed in the [Account history page](#) you can find a [Details](#) button at the end of each line, and by clicking on this button you can view and print the details of the given transaction.

Where can I view transactions older than 1 year?

You can get information about transactions older than 1 year from our customer service at phone number [06-80-488-588](tel:06-80-488-588), or in-person, at our [branches](#).

How can I know if my order has been executed or not?

After you have signed a credit transfer order, a confirmation screen will appear in each case including information of the successfulness or failure of the transfer. Besides, you can also check your transactions by clicking on [Account information/Account history](#) menu.

Can I get notices on transactions affecting my card and account?

By means of our [Mobile Banking notification service](#) you can get SMS messages on all transactions affecting your cards and current accounts. The service can be [requested online as well](#) under the menu [Administration/Requests/Mobile Banking service](#).

How long does it take for a card purchase to appear in my account?

If you do a purchase with your card, the data of the purchase will be visible [within a few minutes](#) in the DirektNet system as well. Displaying the account history of the given account, you can see the last purchase item on the [Account information/Account history](#) page in the first line of the transaction log, among ["Items to be booked"](#).

How can I view my overdue debts?

In the [Account information/Account history](#) menu, if there are any overdue items/debts in any of your accounts, these are displayed as **"Overdue debts owed to the Bank"**.

You can view all unpaid items belonging to the selected account, including cancelled/reverse items as well (for 60 days **calculated** from the date of the cancellation or reversal).

Account history

Selected account: ▼

Account history view: ▼ [+ own view](#)

Per page ▼

[1](#) [2](#) [3](#) [4](#) [Next »](#)

[Excel](#) [CSV](#) [Money](#)

Items to be booked

Type	Date	Amount	Transaction partner	Account id	
Standing order	2018.04.04 Wednesday	-10 500,00 HUF	Stromfeld Aurél út T.Ház 11712004-200 61	2030A0: R00100001	Details

Booked items

Type	Date	Amount	Transaction partner	Note	
Standing order	2018.03.05 Monday	-10 500,00 HUF	Stromfeld Aurél út T.Ház 117120042007246100000000	közös költség GNK18C0000141610	Details
Group collection orders	2018.03.05 Monday	-16 822,00 HUF	NKM F Idg zszolg ltat Zrt. 1179400820501266	A10897830 2018022300210525 60 1200 91 0000100469578798 . CBT18C0000026428	Details

Data included in the statement:

- **Type:** principal repayment, fee, commissions, etc.
- **Value date:** the initial date when the amount was originally (for the first time) due for payment
- **Amount:** the overdue amount
- **Status:** active, cancelled, partially repaid (outstanding/active overdue items are marked in red, and their status is "Active")
- **Note:** contract ID, reference data, narrative data, original transaction date and amount
- **Total:** the sum total of "Active" amounts

In the [Account information/Account balance details](#) menu, below the selected account the **sum total of overdue debts** owed to the Bank **appears in a separate line, in red**. If there are no overdue items belonging to the given account, this line shows a value of 0.

Account balance details

Selected account:		001, 12020304-01 -00100002 (57 368,10 HUF) ▼	
Account history			
Booked account balance	3 007 368,10 HUF		
+ Account credit limit	0,00 HUF		
- Blocked amounts	2 950 000,00 HUF	Including also the amount of unpaid loan repayments due today	
- Overdue items	0,00 HUF	EN_Hitelkeret túllépésből eredő lejárt tartozásokat is tartalmazza. ?	
+ Accrued amount	0,00 HUF		
Available account balance	57 368,10 HUF		
Accrued interest	29,61 HUF	Accrued interest less interest tax. No interest tax is deducted in case of Permanent Investment Savings Account deposits.	

III. TRANSFER, CONVERSION

1. Transaction types

What type of orders can I send as a retail customer?

To give orders, select the adequate line of the menu on the left of the screen, then click on it to select an order type:

- **HUF transfer**—transfer of HUF amount within Hungary
- **Special foreign exchange conversion**
- **FCY transfer**—transfer of foreign currency amount within Hungary or abroad
- **SEPA transfer**
- **Payment request**
- **Cheque payment**
- **Standing orders**
- **Direct debits**
- **Beneficiaries**



After you have selected the given order type, the form you have to complete to enter your transaction appears. As the forms to be completed to give orders of different types have different structures, the fields to be completed are described in detail in the following sections.

What type of orders can I send as a corporate customer?

Only corporate

To give orders, select the adequate line of the menu on the left of the screen, then click on it to select an order type:

- **HUF transfer**—transfer of HUF amount within Hungary
- **Special foreign exchange conversion**
- **FCY transfer**—transfer of foreign currency amount within Hungary or abroad
- **SEPA transfer**
- **Payment request**
- **Standing orders**
- **Direct debits**
- **VPOP transfer**



Saved orders will be stored for 30 days by the system, after which they will be deleted automatically.

2. Transaction implementation steps

A) HUF transfer

In the **Transfer, conversion** menu, choose **HUF transfer**.

- 1. Source account:** Your account, from which you wish to launch the transfer. The transferred amount will be debited to this bank account.



You can select the source account from a dropdown menu, where the order of the items within the list will change according to their use.

- 2. Available balance:** The disposable amount available in the source account.
- 3. Target account:** Here you can select the beneficiary to which you wish to transfer the given amount. If you want to send cash to an account to which you have not made any transfers yet, please select the option "New beneficiary". In the new beneficiary menu option you may choose account aliases as well, depending on which you wish to use. In the scope of the Instant Payment System, account aliases may only be used up to a HUF 20 million limit.

HUF transfer

1 Saving order 2 Signature 3 Confirmation

* Required fields

Selected account: *

Target account: * Existing beneficiary New beneficiary Balance transfer

Please select...
Account number
Account number
Email address
Phone number
Tax identifier
Tax number


Name of beneficiary: *

- 4. Name of beneficiary:** Name of the recipient of the transfer (private individual, e.g. John Field; company, e.g. Budapesti Elektromos Művek Nyrt.). If you have selected an existing beneficiary in the menu "Select beneficiary", this field will be filled in automatically.
- 5. Account number:** Account number of beneficiary.

HUF transfer

- 1 Saving order 2 Signature 3 Confirmation

* Required fields

Selected account: *	HUF current account, 12011179-00095553-00100000 (50 310 194,41 HUF) ▼	
Target account: *	<input checked="" type="radio"/> Existing beneficiary <input type="radio"/> New beneficiary <input type="radio"/> Balance transfer	Teszt Aladár ▼ Account number ▼ Please select... ▼
Name of beneficiary:	Aladár	
Account number:	11784009-11784009-02130000	
Load data of previous payments		
Amount to be transferred: *	<input type="text"/> HUF	?
Order date:	<input type="text" value="2021.02.10"/> 	?

- 6. Save beneficiary:** Here you can save the data of the beneficiary. If you check this option, you are required to provide a short name for the beneficiary. This is the name that you will see next time when selecting the beneficiary. In the case of account aliases, you can save the account alias (e-mail address, phone number, taxpayer identification number, tax number) as beneficiary.

Email address of beneficiary: *	<input type="text" value="teszt@alma.hu"/>	?
Save beneficiary:	<input checked="" type="checkbox"/>	Short name: * <input type="text"/> ?

- 7. Amount to be transferred:** The amount that you want to transfer. In the case of an instant credit transfer, the amount may not exceed HUF 20 million.
- 8. Order date:** Here you can identify the day on which you want the Bank to start the transfer. It is also possible to give order(s) with future dates. You can also use the interactive calendar function to select the desired day, which you can reach by clicking the "Calendar" button.
- 9. Notice:** Message that you can send along with the transfer to the beneficiary. Completing this field is optional.

After providing the data of the transfer, by clicking on the **Cancel** button you can return to the main menu **Transfer, conversion** without saving your order.

If you click on the **Next** button, you can sign the orders or give further orders in the new window that appears.

We are registering your order.

Please choose: do you want to register more orders and then sign all of them in one go at the end, or do you want to sign the orders you have entered so far?

> Register next order

> Sign order

If you click on the **Sign order** button, the **Signature** window appears.

In the case of a successful order, the data of the sent orders appear, along with the Transaction Date. From here you can access the **Account history**, and can also register new HUF transfer orders.

HUF transfer



The settlement of the transaction is in progress.

- > Show account history
- > Register new HUF transfer

 Print

Type	Value date	Amount	Beneficiary		
HUF transfer	2021.02.10. Wednesday	111,00 HUF	HUF current account 12011179- xxxxxxxx - 00100000 Kelenvölgy 11784009- xxxxxxxx - 02130000	Teszt	Details

Of failed orders, you will be informed after the order has been sent. The details of the transfer can be seen in the Saved orders menu, under the Rejected items tab.

B) Special foreign exchange conversion

What is "Special foreign exchange conversion", and how can I use it?

In the **Transfer, conversion** menu, using the **Special foreign exchange conversion** function you can launch spot conversion between two different currencies at a competitive exchange rate. For example you can initiate conversion from your HUF account to your USD account, as well as within your Securities Account or Long-Term Investment Account.

Special foreign exchange conversion



* Required fields

Debit account: * HUF folyószámla, 12094002-00563804-00100009 (27 065 006,95 HUF) ?

Credit account: * 12094002-00563804-00300003 EUR ?

Amount of the conversion: * In the source currency HUF ?
 In the target currency , EUR ?

Value Date of conversion: * transaction date (T) ?

< Cancel **> Next**

- 1. Source account:** The account from which the amount you have identified will be converted. Select from the dropdown list which current account, securities account or Long-Term Investment Account of yours you want to take the amount to be converted from.

Debit account: * Please select the source account!
 HUF current account, 12001008-00690557-00100003 (-324 472,73 HUF)
 EUR current account, 12001008-00690557-00200000 (222,31 EUR)
 USD current account, 12001008-00690557-00300007 (31 827,13 USD)
 CHF current account, 12001008-00690557-00400004 (9 647,00 CHF)
 Two-week deposit account, 12001008-00690557-00500001 (0,00 HUF)
 TRY current account, 12001008-00690557-00600008 (358 178,73 TRY)
 JPY current account, 12001008-00690557-00800002 (375 772,00 JPY)
 GBP current account, 12001008-00690557-00900009 (13 965,25 GBP)
HUF current account, 12001008-00690557-01000009 (2 651 424,54 HUF)
 EUR current account, 12001008-00690557-01200003 (12 722,52 EUR)
 CAD current account, 12001008-00690557-01300000 (1 000,05 CAD)
 *** current account, 12001008-00690557-04100005 (0,00 ***)
 Securities account
 Securities account TBS2017
 Securities account TBS2016

If a securities account or Long-Term Investment Account is selected as source account, you have to identify the currency of the amount to be converted. After this, select a target currency as well.

Amount of the conversion: * In the source currency HUF ?
 In the target currency , EUR ?


- 2. Target account:** The account to which the amount will be credited in the target currency after the conversion. You should identify a target account only if the source account is a current account (i.e. in the case of a securities account or Long-Term Investment Account the target account will be identical with the source account).
- 3. Amount of conversion:** The amount that you want to convert. This can be identified either in the source currency or in the target currency, as convenient.

4. Value date of conversion: The day on which you want the conversion to be executed.

In the case of a spot currency exchange, after completing the form click on the Next button to see the signature screen. You have 60 seconds to sign this transaction. If you sign the order after the deadline has passed, the transaction will not be performed.

Special foreign exchange conversion

1 Saving order **2 Signature** 3 Confirmation



Please check the order data!
If you wish to make any changes to the order, click on Modify. If everything is OK, confirm the order at the bottom of the page.

Type	Value date of conversion	Amount, rate	Source account and target account	
Special foreign exchange conversion	transaction date (T)	100 000.00 HUF 1 EUR = 321.84 HUF 310,71 LOK	12094002-00563804-00100009 12094002-00563804-00300003	Modify

Remaining time: 21 Second

Signing tool: Password ?

Password: ?

< Cancel
> Sign




You can check our preferential exchange rate—which is subject to change several times during the day—several times free of charge, but the conversion will take place only if you sign the offered exchange rate within 60 seconds!

By clicking on the Cancel button you can return to the main menu [Transfer, conversion](#) without saving your transaction.

After successful signature a confirmation screen appears with the details of the order.

Special foreign exchange conversion





Conversion was successful!

- › Show account history
- › Start new conversion

Type	Value date of conversion	Amount, rate	Source account and target account
Special foreign exchange conversion	transaction date (T)	100 000,00 HUF 1 EUR=321.79 HUF 310,76 EUR	12094002-00563804-00100009 12094002-00563804-00500007

C) Currency transfer

How can I transfer foreign currency to a domestic beneficiary?

You can initiate currency transfers in the following currencies: CZK, PLN, HRK, RON, RUB, CHF, GBP, DKK, TRY, NOK, EUR, SEK, HUF, AUD, SKK, JPY, USD, ROL, CAD.



Based on the approval of the Council of the European Union, as of 1 January 2023 Croatia will adopt the euro (EUR), and concurrently Croatian kuna (HRK) will be phased out. In view of the above, **account keeping and acceptance of payment orders in Croatian kuna (HRK) will also be discontinued (as of 20/12/2022) at the Bank.**

The same data need to be entered as in the case of a "HUF transfer", with the following additions:

- 1. Raiffeisen Bank customer:** Check this option if the beneficiary of the transfer also keeps their account at Raiffeisen Bank, and the data of the beneficiary's bank will be filled in automatically.
- 2. Bank's name:** Name of the beneficiary's account-keeping bank.
- 3. Bank's address:** Full address of the beneficiary's account-keeping bank.
- 4. SWIFT code:** The SWIFT code (also referred to as "SWIFT BIC" or "BIC") is an international identification code consisting of 8 or 11 characters that serves to identify the bank of the beneficiary. For example the SWIFT code of Raiffeisen Bank Hungary is: UBRTHUHBXXX. Completing this field is mandatory.



You can identify the amount to be transferred in two ways

- 5. In the currency of the source account:** The amount to be debited is specified in the currency of the source account.

6. **In a selected currency:** You can select the currency of the transfer from the dropdown list.
7. **Performance deadline:** Here you can specify whether the transfer should be processed on the date of submission plus 2 banking days (Normal) or plus 1 banking day (Urgent) or on the date of submission (Extra Urgent).

I will pay the commission of Raiffeisen Bank only: This is the default option, according to which you undertake to pay the commission charged by Raiffeisen Bank. In the case of the transfer of foreign currency abroad:

In the case of a transfer within the EEA (regardless of the currency) with or without conversion, the transfer may only with method of cost bearing is SHA (the commission of Raiffeisen Bank is borne by the originator, and any further incurred fees and charges are paid by the beneficiary).

In the case of a transfer outside the EEA, some foreign partner banks may deduct their own fees from the transferred amount, regardless of the chosen method of cost bearing, over which the Bank has no influence.

How can I transfer foreign currency to a foreign beneficiary?

The same data need to be entered as in the case of a "Transfer to domestic FX account".

Incorrectly/incompletely filled orders and transfer orders given in **NON-IBAN** format will be executed at Raiffeisen Bank subject to the terms set out in the List of Terms & Conditions from time to time in effect.

D) SEPA transfer

What is "SEPA transfer"? By "SEPA transfer", special payment methods, procedures and standards that are **uniform within the euro zone** are meant. By means of SEPA transfer, **funds** available in a bank account (or in an account kept by any other payment service provider) **may be transferred in the euro currency to a bank account kept within any member state of the SEPA area, or in another member state.**

Euro payments within the euro zone are becoming "domestic" transactions in the sense that **no difference will be made** in the case of payment transactions effected within member states of the euro zone and between such member states (cross-border transactions).

How can I carry out a SEPA transfer?

On the **Orders, transfers** page, click on the **SEPA transfer** menu option.

SEPA transfer

1 Saving order 2 Signature 3 Confirmation

* Required fields

Selected account: * HUF current account, HU13-1205-0002-0102-8451-0010-0002 (9 468 047,29 HUF ▼)

Target account: * Existing beneficiary New beneficiary

Name of beneficiary: * ?

Address of beneficiary, first line: ?

Address of beneficiary, second line:

Account number of beneficiary * in IBAN format : ?

Save beneficiary: ?

1. **Source account:** Your account, from which you launch the transfer. The transferred amount will be debited to this account.
2. **Target account:** Decide whether you want to transfer currency to an already saved or a new beneficiary.
3. **Name of beneficiary:** You have to provide the full name of the beneficiary of the transfer.
4. **Account number of beneficiary:** Account number of the beneficiary in IBAN format.
5. **Bank's name:** Name of the beneficiary's account-keeping bank.
6. **Bank's address:** Full address of the beneficiary's account-keeping bank.
7. **SWIFT code:** The SWIFT code (also referred to as "SWIFT BIC" or "BIC") is a code series consisting of 8 or 11 characters that serves to identify the bank of the beneficiary.
8. **Save beneficiary:** Here you can save the data of the beneficiary. If you check this option, you are required to provide a short name for the beneficiary. This is the name that you will see next time when selecting the beneficiary.



You may as well provide further details of the beneficiary; to do so, open the line below.

9. **Address of beneficiary:** Here you can enter the address of the beneficiary; if the space is insufficient, continue in the second, third and fourth lines.
10. **Country code of beneficiary:** Here you can select from the dropdown menu the country you wish to transfer to.

- 11. Type of beneficiary:** Here you can supplement the data concerning the beneficiary in the case of private individuals and entities. In the case of an undefined beneficiary type, you cannot enter additional identifiers.
- 12. Amount to be transferred:** Enter the EUR amount that you wish to transfer. You can enter a SEPA transfer only in the EUR currency!

+ Other beneficiary data

Amount to be transferred: * amount of order in the currency of the transfer EUR ?

amount of order in the currency of the account to be debited EUR

- 13. Transfer type:** If the beneficiary also keeps their account identified as the target account at Raiffeisen Bank Hungary, check the In-bank box, and the data fields concerning the bank of the beneficiary will be filled in automatically. In the case of an Outgoing transfer, you have to fill in the data concerning the bank manually.
- 14. Block amount until specified date:** If you do not want the transfer to be executed immediately, you can have the amount serving as coverage for the transfer blocked.
- 15. Originator's transfer order reference:** Provided by the originator, this value will individually identify each order filed by the originator to their bank. This reference will accompany the order from its submission until the completion of the same. The originator may not ask any other reference to be used/reproduced to identify the transfer order. This value is determined by the originator, and is supposed to be meaningful for the originator only.



The order date may not be a date more remote than 1 year ahead of the current date.

- 16. Title of SEPA transfer:** You can identify the legal title of the transfer here.
- 17. SEPA transfer categorised reason code:** Here you can select from the dropdown menu a predefined categorised reason code for the transfer.
- 18. Performance deadline:** Here you can choose the speed of execution of the foreign currency transfer transaction. Please note that the order will be executed on the date of its submission only if the cut-off time for the admission of foreign currency transfers is met. Orders sent in after the cut-off time will be executed on the next banking day only. The different levels of urgency have different performance deadlines and also cost consequences, for more information on this see the List of Terms & Conditions.
- 19. Transfer charges:** It must be SHA, as euro payments within the euro zone are becoming "domestic" transactions.
- 20. Narrative:** Message that you can send along with the transfer to the beneficiary.
- 21. Order date:** Here you can identify the date when the order is to be launched. It is on this date that the Bank will debit your account with the relevant amount, and launch it

towards the beneficiary. If you leave the date of submission—which is displayed by default—as the order date, but the order is received only after the Bank’s cut-off time, or if the order date is not a banking day, the order will be launched on the first banking day that follows the identified date.

- Other transfer data

Type of transaction: Within bank
 Outside bank

Reference of beneficiary's transfer order : ?

Title code of SEPA transfer : ?

Categorized title code of SEPA transfer : ?

Priority: Standard ?
 Urgent
 Very urgent

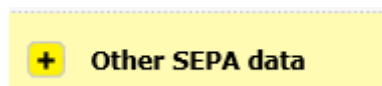
Charges paid by: SHA ?

Previous comments: ?

Comments: ?

Value date of processing: 2018.03.02 ?

To enter further SEPA data, open the following tab:



Here you can enter the following data:

- Other SEPA data

Cost-bearing account : ?

Type of payer: Private individual ?
 Organisation
 Not defined

Name of actual payer: ?

Type of actual payer: Private individual ?
 Organisation
 Not defined

Name of actual beneficiary: ?

Type of actual beneficiary: Private individual ?
 Organisation
 Not defined

- 22. Fee settlement account:** Select the account that you want the Bank to debit with the charges incurred in the course of the SEPA transfer.
- 23. Originator type:** Here you can supplement the data concerning the originator type in the case of private individuals and entities. In the case of an **undefined originator type**, you cannot enter additional identifiers.
- 24. Name of actual payer:** Here you can enter the name of the actual payer.
- 25. Type of actual payer:** Here you can supplement the data concerning the actual payer in the case of private individuals and entities. In the case of an undefined actual payer type, you cannot enter additional identifiers.
- 26. Name of ultimate beneficiary:** Here you can enter the name of the ultimate beneficiary.
- 27. Type of ultimate beneficiary:** Here you can supplement the data concerning the ultimate beneficiary in the case of private individuals and entities. In the case of an undefined ultimate beneficiary type, you cannot enter additional identifiers.

After completing the data, click on the **Next** button.

Then an input window will appear. It is possible now to register further orders, or sign the transaction.

We are registering your order.

Please choose: do you want to register more orders and then sign all of them in one go at the end, or do you want to sign the orders you have entered so far?

> Register next order
> Sign order

After signature, the confirmation screen will appear.

E) Payment request

A payment request enables you to submit a request for payment **within Raiffeisen Bank** up to **HUF 20 million**, which the recipient of the request (payer) may settle with a credit transfer.

Since 1 April 2020, it has been possible to use payment requests between different banks as well; however, the service is not provided by all banks as yet. Therefore if you want to send a payment request to another bank it is recommended to make sure that they offer payment request service.

How can I submit and receive payment requests?

You can launch a payment request as well as manage (accept or reject) your outgoing and incoming payment requests on the Transfer, conversion page, in the Payment request menu.

ACCOUNT INFORMATION
TRANSFER, CONVERSION
DEPOSIT
CARD
ADMINISTRATION

- > Transfer, conversion
- > HUF transfer
- > Special foreign exchange conversion
- > FCY transfer
- > SEPA transfer
- > **Payment request**
- > Cheque payment
- > Standing orders
- > Direct debits
- > Beneficiaries

- > Saved transactions
- > Waiting for signature (1)
- > Rejected

Payment request

Payment requests can be managed on this page.

> New payment request

Outgoing payment requests

Incoming payment requests

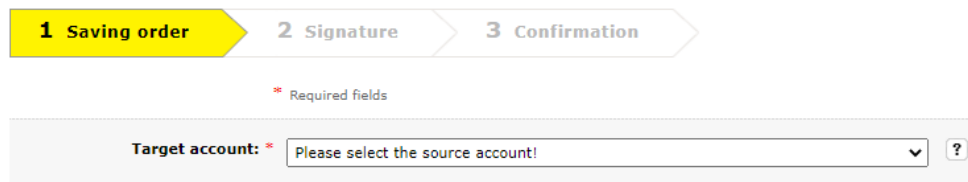
No outgoing payment request in the last three months.



You can navigate between outgoing and incoming payment requests by switching between the relevant tabs. Incoming and outgoing payment requests—unless expired—can be seen for **90 days in the list**.

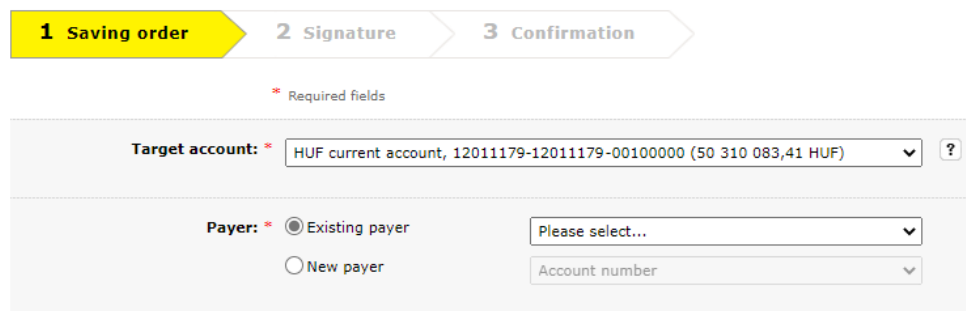
1. You can launch a payment request by clicking on the New payment request button.

Sending Payment request

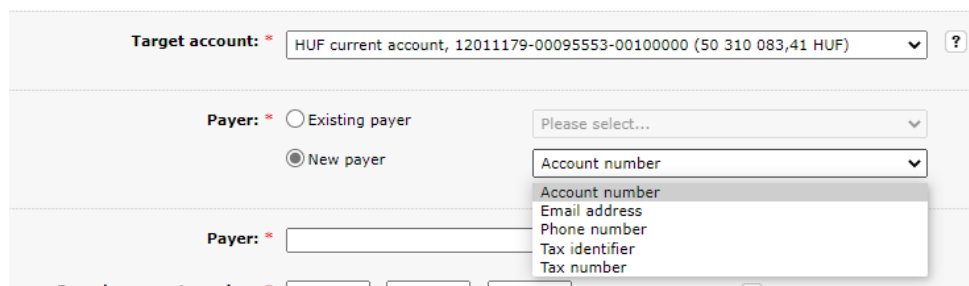


2. In the next step, you have to identify the payer (the party expected to pay, i.e. to whom the payment request is sent), which can be a payer saved earlier as well as a new payer.

Sending Payment request



3. A new payer can be identified either by a bank account number or by an account alias (telephone number, e-mail address, taxpayer identification number, tax number).

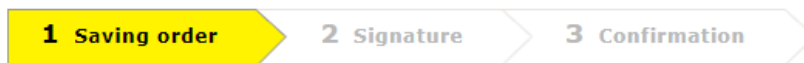


4. When identifying the payer please make sure that the account-keeping bank offers payment request services, and the account alias is registered for the given customer. Our customers may submit and receive payment requests in the DirektNet internet banking and the myRaiffeisen electronic banking systems. When submitting a request, if you choose to identify the payer by account number, the payer's name and account number, the claimed amount and the period of validity of the payment request are data to be provided on a mandatory basis.



In the case of a payment request, you can identify a payment deadline as well, i.e. the date by which the payer is expected to perform (optional, but maximum 2 months, and may not be later than the period of validity of the payment request).

The period of validity of the payment request is the final date by which the payment request may be accepted/rejected by the payer (max. 2 months from the date of the order).

Sending Payment request



* Required fields

Target account: *	HUF current account, 12011179-00095553-00100000 (50 310 083,41 HUF)	?
Payer: *	<input type="radio"/> Existing payer <input checked="" type="radio"/> New payer	Please select... Account number
Payer: *	Fizetési kérelem fogadó	?
Payer's account number: *	12011501 - 12345678 - 00000100	?
Save payer:	<input type="checkbox"/>	?
Requested amount: *	100 HUF	
Payment due date:	<input type="text"/> 	?
Payment request validity:	2021.02.11 	?
Comments:	Fizetési kérelem küldése	

If you choose to identify the payer by an account alias, the payer's account alias, the claimed amount and the period of validity of the payment request are data to be provided on a mandatory basis.

Sending Payment request



* Required fields

Target account: ?

Payer: Existing payer ?
 New payer ?

Payer's e-mail address: ?

Save payer: ?

Requested amount: HUF

Payment due date: ?

Payment request validity: ?

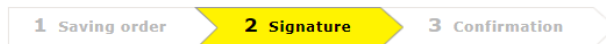
Comments:


In both cases, the period of validity of the payment request may not be longer than 60 days.

- Upon submission, the payment request must be signed as an order, in accordance with the signature rights registered at the Bank.



After signature, the payment request may not be amended or withdrawn.



 **Please check the order data!**
 If you wish to make any changes to the order, click on Modify. If everything is OK, confirm the order at the bottom of the page.

Type	Date	Amount	Beneficiary and payer	Comments	
Sending Payment request	2021.03.02 Tuesday	100 HUF	SZABÓ ÉVA 12001008-00316975-00600009 Fizetési kérelem fogadó 12010855-01 12010855-01-00100002	Fizetési kérelem küldése	Modify

For transaction signature, please use the authentication method/device that belongs to Szabó Éva (31697502).

Transaction code: 4282896

Signing tool: SMS password

For a stronger customer authentication please type your login password first.

Login password: ?

Other authentication methods [Mobile token](#)

< Cancel [Next](#)

Where can I view the status of my submitted payment requests?

You can view the status of your submitted payment requests in the Outgoing payment requests menu option. Submitted payment requests can be viewed for 90 days. The status of a payment request can be one of the following:

- Erroneous (including inadequate parameters that e.g. do not match the requirements of instant credit transfers)
- Waiting for payer's approval (the payment request has been submitted, but has not been accepted by the payer yet)
- Accepted (the payment request has been accepted by the payer)
- Rejected (the submitted payment request has been rejected)
- Expired (the submitted payment request was not accepted by the date of expiry),

Payment request

Payment requests can be managed on this page.

> [New payment request](#)

Outgoing payment requests		Incoming payment requests		
Payer	Amount	Due date Validity	Status	
Fizetési kérelem fogadó 12010855-01**** 3-00100002	100,00 HUF	2021.03.02 2021.03.02	Waiting for payer's confirmation	Details

F) Cheque payment


How can I pay cheques? You can pay "cheques" (postal payment order) in a simplified form on the [Orders, transfers](#) page, in the [Cheque payment menu](#) option. Fill in the blank fields on the basis of the cheque, and the Bank will transfer the amount from your selected account.

- 1. Source account:** Your account, from which you wish to launch the transfer. The transferred amount will be debited to this bank account.
- 2. Target account:** Account number of the beneficiary.
- 3. Amount:** Enter the amount to be transferred.
- 4. Notice:** Message that you can send along with the transfer to the beneficiary. Completing this field is optional.
- 5. Identification of depositor:** Enter your depositor identifier.
- 6. Name and account number of the beneficiary/transferee:** Target account and name of the beneficiary.

- 7. Order date:** Here you can identify the day on which you want the Bank to start the transfer. It is also possible to give order(s) with future dates. You can also use the interactive calendar function to select the desired day, which you can reach by clicking the "Calendar" button.

Save beneficiary: Here you can save the data of the beneficiary. If you check this option, you are required to provide a short name for the beneficiary. This is the name that you will see next time when selecting the beneficiary.

Amount: <input type="text" value="HUF"/> ?	Notice: <input type="text"/> <input type="text"/>
Amount in letters: * <input type="text"/> <input type="text"/>	
Identification of depositor: * <input type="text"/> ?	Attention! The similarity of this part to the postal cheque is only a graphical solution to help filling in. The effectuation of the payment is made through banking transfer, directly to the account of the beneficiary.
Name and account number of the beneficiary/transferee: * <input type="text" value="12029004"/> - <input type="text" value="00046566"/> - <input type="text" value="00100000"/> ? <input type="text" value="SMS_teszt_046566"/>	Account number and name of depositor: <input type="text" value="120940020056380400100009"/> <input type="text" value="Szabó Damba-Ocsir"/>

Order date: *  ?

G) Standing orders

What is a standing credit transfer order? **In the case HUF transfers** it is possible to give standing orders. When giving a standing order, you can define **how frequently you want the order to be executed**. On the due date of payment, the item will be **transferred automatically** to the beneficiary you have identified. A standing order will be processed on the banking day following the date of submission of the order.

How can I view my standing orders?

On the **Orders, transfers** page, click on the **Standing orders** menu option. It is also possible to change and cancel active standing orders, as well as to enter new standing orders.

How can I register new standing orders?

On the **Orders, transfers** page, click on the **Standing orders** menu option, then click the -> **Add New Standing Order** button on the top of the page.

- 1.** Source account: Your account, from which you wish to launch the transfer. The transferred amount will be debited to this bank account.
- 2.** Select beneficiary: Here you can select the beneficiary to which you wish to transfer the given amount. If you want to send cash to an account to which you have not made any transfers yet, please select the option "New beneficiary".
- 3.** Beneficiary name: Name of the recipient of the transfer (private individual, e.g. John Field; company, e.g. Budapesti Elektromos Művek Nyrt.). If you have selected an existing beneficiary in the menu "Select beneficiary", this field will be filled in automatically.
- 4.** Beneficiary's account number: GIRO account number of the beneficiary of the transfer. This sequence may consist of 2x8 or 3x8 digits.
- 5.** Save beneficiary: Check this option if you want to transfer to this account in the future as well.
- 6.** Transfer period: Please select from the list how frequently and on which day you want the transfer to be made.
- 7.** Possible frequencies: weekly, fortnightly, monthly, quarterly, semi-annually, annually.
- 8.** Possible days: Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, Sunday.
- 9.** Amount of standing order: Here you should define the amount that you wish to transfer during the life of the standing order at the frequency determined by yourself. The amount to be transferred regularly can only be entered in HUF into a HUF account.
- 10.** Amount of first payment differs from the standing order amount: By checking this option when giving a standing order, you can arrange that the first amount to be transferred shall be different from the amount to be transferred on a regular basis. You cannot change the amount entered until the first fulfillment.
- 11.** Until withdrawal: If you check this box, the standing order will remain valid until you withdraw the same.
- 12.** Till date: You can define an end date for the validity of standing order.
- 13.** It is not possible to change or delete a regular reference on the due date.

E) Direct debits

What is a direct debit order? By setting direct debit orders, you may authorise the service providers selected by yourself to debit your account, i.e. this way your public utility invoices can be paid automatically.

Where can I find my direct debit orders?

On the [Orders, transfers](#) page, click on the [Direct debits](#) menu option.

In the **Authorisations** tab, you can see your active authorisations, as well as those that are in the accepted, saved, erroneous or deleted status. You can also modify or delete your direct debits here.

Items awaiting collection can be viewed in a **tab of the same name**. You can reject items awaiting collection. If you receive an order that is in excess of the limit, you can authorise it here.

The **Items can't be executed** tab shows the **orders** that could not be executed (e.g. items in excess of the limit, rejected items, blocked account, insufficient balance).

How can I record a new direct debit authorisation?

- **Selected account:** This is the account to be debited, from which you launch your direct debit orders.
- **Service provider:** Select the beneficiary service provider from the list of service providers. Counter-check the service provider ID visible in the utility invoice against the one included in the list.
- **Start of validity:** Select a starting date for the validity of the authorisation.
- **Validity:** Select the end date for the validity of the authorisation, which can be valid until withdrawn, or until a specific date that can be defined here.
- **Limit amount:** Amount limit: provide an authorised maximum limit. If you do not wish to define an upper limit, please provide 0 Ft. In this case, the service provider may initiate direct debit with an unrestricted amount on your bank account. The value '0 Ft' at Amount limit means that there is no upper limit to the amount defined.
- **Consumer's name:** Specify the name of the consumer.
- **Consumer's address:** Specify the address of the consumer.
- **Consumer ID:** Enter your unique consumer ID received from the service provider. If you cannot find it in the invoice issued by the service provider or in your contract, call the service provider for help.

Record a new direct debit authorisation

1 Saving order
2 Signature
3 Confirmation

* Required fields

Selected account: *	<input type="text" value="HUF current account, 12001008-0. 5-00600009 (61 084,00 HUF)"/>		
Service provider: *	<input type="button" value="Select service provider"/>		?
Start of validity: *	<input type="text"/>	<input type="button" value="Calendar"/>	?
Validity: *	<input type="radio"/> till revoke <input checked="" type="radio"/> till date		?
Sending limit to utility provider: *	<input type="checkbox"/> Not allowed		
Limit amount: *	<input type="text"/>	HUF	
Consumer's name: *	<input type="text"/>		?
Consumer's address: *	<input type="text"/>		?
Consumer ID: *	<input type="text"/>		?

< Cancel
> Next

How can I modify an active direct debit order?

On the [Orders, transfers](#) page, click on the [Direct debits](#) menu option. In the case of an existing authorisation, you can only modify the end date of validity and the limit amount only. If you want to modify any other data, you should delete the authorisation and enter a new one.

How can I delete an active direct debit order?

On the [Orders, transfers](#) page, click on the [Direct debits](#) menu option, then on the [Delete](#) button.

To delete an authorisation, you need to enter your password. Deleted items will be visible for one more year after deletion among authorisations, in a "deleted" status.

F) Credit card top-up

How can I fill up my credit card from the current account? You can top up your credit card on the **Orders, transfers** page, in the **Credit card top-up** menu. In this menu option, you can transfer funds to your credit card from your current account. Select the source account, and enter the amount to be transferred.

Fill up credit card

1 Saving order **2 Signature** **3 Confirmation**

* Required fields

Selected account: *	<input type="text" value="Please select the source account!"/>	?
Target account:	Credit card account (279 241,69 HUF)	
Amount to be transferred: *	<input type="text"/>	HUF ?
Closing balance, according to the last statement:	326 485 HUF	
Actual used balance:	-305 759 HUF	
Order date:	2021.03.02	

[< Cancel](#) [> Next](#)

- 1. Source account:** Select the account from which you wish to fill up your credit card.
- 2. Target account:** The credit card account will be displayed automatically.
- 3. Amount to be transferred:** Enter the amount you want to transfer to the credit card. By default, the line shows the minimum repayable amount.
- 4. Closing balance according to the last statement:** Total aggregate debt on the last closing date of the credit card (25th day of each month). This value will remain unchanged until the next closing, even if you have filled up the balance in the meantime.
- 5. Actual used balance:** Amount you have actually spent from the credit line on the date of viewing.
- 6. Order date:** By default, the current date will be shown here.

After specifying the source account and the amount, click on the **Next** button. Then the signature screen will appear. You can validate the fill-up with the same password as you use to log in to the internet banking platform.

3. Technical issues

Can I use an earlier transfer as the starting point for a new order?

The data of previous transfers entered on DirektNet is automatically saved by the interface. If you want to transfer to a beneficiary to which you have already transferred before, a „Load data of previous payments“ button will appear in the order form, using which you can load in the data fields of your previous transfer orders **executed on DirektNet**. The content of the data fields can be modified after the loading as well.



The data of transfers will be stored by the system as long as the beneficiary is included among saved partners.

Can I transfer abroad via DirektNet?

Yes, you can also give transfer orders directed abroad under the menu option **Transfer, conversion/FCY transfer**.

How can I set regularly repeated, automatic transfers?

You can give orders for periodically repeated fixed-amount transfers under the menu option **Transfers, deposits/Standing orders**.

What happens if there is insufficient balance in my account when a standing order should be executed?

If the balance in the Customer's payment account is insufficient to cover the performance of the order, the Bank shall queue the standing order **for a period of 35 days at maximum**, and during this period it shall try to execute the order **on each banking day** until the order is withdrawn, otherwise until **the next due date of payment**.

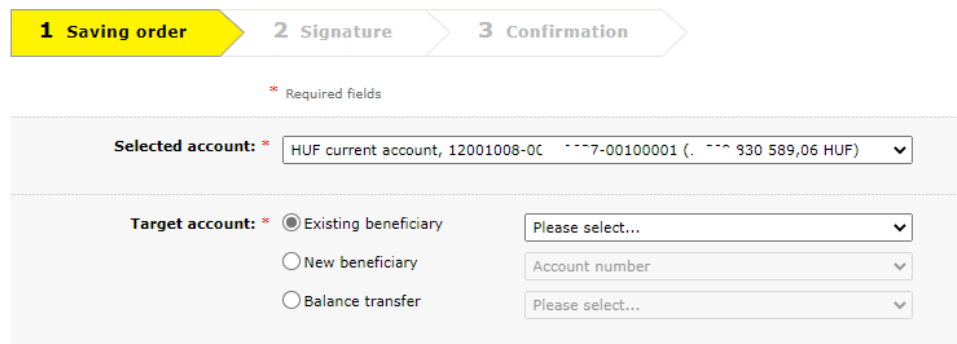
What happens if the balance in my account is insufficient for performance when I give an instant HUF transfer order, but during the day some coverage is incoming to the account?

If in the moment when the order is given the balance is insufficient for performance, the order will be rejected immediately due to insufficient balance.

How can I set in the system that my utility invoices are paid automatically?

You can give authorisations for direct debits to the service providers selected by yourself under the menu [Transfers, deposits/Direct debits](#). After this, your utility invoices can be paid off automatically.

HUF transfer



1 Saving order **2 Signature** **3 Confirmation**

* Required fields

Selected account: * HUF current account, 12001008-0C ****7-00100001 (. **** 930 589,06 HUF) ▼

Target account: *

Existing beneficiary Please select... ▼

New beneficiary Account number ▼

Balance transfer Please select... ▼

What happens if there is insufficient balance in my account when a direct debit should be executed?

In such case the collection of the given item will fail due to insufficient balance. Of this, you will receive a warning message, which you can view by clicking on the [Notifications](#) link in the DirektNet header. As regards information about when the service provider concerned **will try to collect the failed item again from your account, please refer to the service provider.**

Can I transfer from a credit account?



Yes, retail customers can launch [HUF transfers](#) from their credit card accounts to any domestic account—whether to an own account or an account belonging to anyone else—against their available credit line.

The transaction can be launched:

- in the [Account information/Accounts overview](#) menu by clicking on the "HUF transfer" button besides the credit card account, or
- in the [Transfer, conversion/HUF transfer](#) menu option, by completing the form appearing upon the selection of the credit card account.

Can I view direct debits awaiting collection and direct debits that cannot be executed in DirektNet?

In [the Transfer, conversion/Direct debits](#) menu option, the "Direct debits" screen belonging to the selected account shows authorisations, items awaiting collection, items that cannot be executed, as well as not fulfilled items.

Csoportos beszedések

Ezen az oldalon beszedési felhatalmazásokat adhat Ön által kiválasztott szolgáltatók számára, így közüzemi számláinak kifizetése automatikusan megtörténhet.

[> Új felhatalmazás rögzítése](#)

Felhatalmazások	Beszedésre váró tételek (6)	Nem teljesülő tételek (5)	Nem teljesült tételek (8)	
Szolgáltató	Fogyasztó	Összeg	Esedékesség	
ELMŰ NYRT. azonosító: A10768033T244	Fogyasztói azonosító: 1782936	9,00 HUF	2019.04.22.	Módosítás alatt*
DALKIA ENERGIA azonosító: A10782004T214	Fogyasztói azonosító: 060660	9,00 HUF	2019.04.22.	Visszautasít

Csoportos beszedések

Ezen az oldalon beszedési felhatalmazásokat adhat Ön által kiválasztott szolgáltatók számára, így közüzemi számláinak kifizetése automatikusan megtörténhet.

[> Új felhatalmazás rögzítése](#)

Felhatalmazások	Beszedésre váró tételek (6)	Nem teljesülő tételek (5)	Nem teljesült tételek (8)		
Szolgáltató	Fogyasztó	Összeg	Értéknep	Sikertelenség oka	
ELMŰ NYRT. azonosító: A10768033T244	Fogyasztói azonosító: 1782936	1 810,00 HUF	2019.04.22.	limit feletti beszedés.	Módosítás alatt*
DALKIA ENERGIA azonosító: A10782004T214	Fogyasztói azonosító: 060660	1 910,00 HUF	2019.04.22.	limit feletti beszedés.	Módosítás alatt*
ÉVGYŰRŰK ÖNKNYP azonosító: A18206067	Fogyasztói azonosító: 075218315	202 010,00 HUF	2019.04.22.	limit feletti beszedés.	Elenged

IV. TIME DEPOSITS

View time deposits

To view information connected to your existing time deposits, click on the [Deposit](#) menu option in the top navigation bar of DirektNet.

Deposits overview

On this page you can set up new time deposits or carry out operations related to your existing time deposits. To see our time deposit offers, please click here!

[> Open new time deposit](#)

Time deposits opened through Bank Account	Deposit amount Actual value	Interestrate	Status Type	Date of renewal / Expiration	
RTA1 00003 12020603-55 8- 00100009	150 000,00 HUF 150 000,00 HUF	0,01 %	Active roll-over and non- capitalized	2021.04.20. Tuesday	Details
RTA 00006 12020603-55 8- 00100009	1 000 000,00 HUF 1 000 000,00 HUF	0,01 %	Active roll-over and non- capitalized	2021.04.15. Thursday	Details
RTA 00004 12020603-55 8- 00100009	170 000,00 HUF 170 014,49 HUF	0,01 %	Active roll-over and capitalized	2021.06.20. Sunday 2021.10.20. Wednesday	Details

If you click on the [Details](#) button, you can see the detailed data of the given time deposit in the new window that appears.

1. Open new time deposit

Click on the [Deposit](#) menu option in the top navigation bar of DirektNet, then on the [Open new time deposit](#) button.

Open new time deposit

1 Saving order 2 Signature 3 Confirmation

* Required fields

Selected account: * HUF folyószámla, 12020603-55 8-00100009 (7 336,87 HUF) ?

Type: * One-off deposit Repeated deposit ?

Type of repetition: * Reopen starting deposit ?
 Reopen deposit increased by the accrued interest amount

Deposit amount: * HUF ?

Tenor: * 1 month ?
 2 month
 3 month Promotional
 4 month
 6 month
 9 month
 1 year Promotional

Deposit start: 2021.03.02., Tuesday

Validity: Until cancel
 Number of periods: ?

[Cancel](#) [> Next](#)

1. **Selected account:** Your bank account, from which the desired amount of time deposit will be opened.
2. **Type:**
 - **One-off deposit:** In the case of a one-off deposit, the amount of the initial deposit, increased with accrued interest, shall be credited to your current account in lump sum at the end of the tenor. Then you can access the amount increased with interests. If you do not give a new order, the cash will be freely available in the account going forward.
 - **Repeated deposit:** In the case of a repeated deposit, at the end of the specified term a specific part of the deposit will be automatically reopened as a time deposit for another period of the same length (the reopened amount can be the amount of the initial deposit without interest, or the total amount of the deposit including interest).
3. **Type of repetition:** Reopen starting deposit: After the expiry of the tenor, the original principal amount is reopened, whereas the interest is transferred to your current account.

Reopen deposit increased by the accrued interest amount: Upon the expiry of the tenor, interest is added to the principal amount, and it is the sum of these that is reopened.

In case the amount increased by the accrued interest is reopened, upon the expiry of the tenor interest is added to the principal amount, and it is the sum of these that is reopened.
4. **Deposit amount:** The intended deposit amount (minimum HUF 100,000).
5. **Tenor:** Please select the tenor of the time deposit.
6. **Deposit start:** The time deposit will be opened for the predefined tenor starting on this date.
7. **Validity:**
 - **Until cancel:** If you check this box, the time deposit will be reopened again and again until you cancel the order.
 - **Number of periods:** You can set how many times you want the time deposit to restart.

2. Early withdrawal

This function of DirektNet is **available to retail customers only**.



The **Early withdrawal** and **Withdrawal on restart date** menu options show the time deposits regarding which an early withdrawal or withdrawal upon restart can be made (one-off and repeated deposits).

- › Deposits overview
- › Open new time deposit
- › Early withdrawal of deposits
- › Withdrawal of deposits

In the menu on the left, by clicking on the menu options [Early withdrawal](#) and [Withdrawal on restart date](#) you can display the time deposits in respect of which early withdrawal or withdrawal upon restart can be made. You can withdraw a deposit on the restart date only in the case of a repeated deposit. If you withdraw a deposit on the restart date, you make the repeated time deposit expire upon the next restart date.

If you click on the [Early withdrawal/Withdrawal on restart date](#) button at the end of the data series of the relevant time deposit, the data of the deposit will be displayed.

In the data form, click on the [Next](#) button.

To approve the early withdrawal or withdrawal on restart date, enter your DirektNet password, and click on the [Sign](#) button.

Early withdrawal of deposits

On this page you can early withdrawal your deposits. Please select the early withdrawal deposit and click to the early withdrawal of deposit button.

Time deposits opened through Bank Account	Deposit amount Actual value	Interestrates	Status Type	Date of renewal / Expiration	
RT, 03 12020603-50 08- 00100009	150 000,00 HUF 150 000,00 HUF	0,01 %	Active roll-over and non- capitalized	2021.04.20. Tuesday	Early withdraw

Early withdrawal of deposit

1 Saving order **2 Signature** 3 Confirmation



Please check the data of the early withdrawal of deposit!

If everything is OK, confirm the order at the bottom of the page.

Type	Deposit start	Deposit amount	Expiration date and accumulated interest
roll-over and non-capitalized	2020.02.20. Thursday	150 000,00 HUF	Maturity date 2021.04.20. Accumulated interest 0,41 HUF



The Account Holder / Authorized Third Party declares that he/she learned, and accepted the content of the HUF and foreign currency time deposits List of Conditions, and the Consumer Business Conditions of the Bank before giving this instruction.

By giving this order the Account Holder / Authorized Third Party acknowledges that he/she is aware of the fact, that in case of early withdrawal of the time deposit he/she loses the accrued interest of the time deposit.

For transaction signature, please use the authentication method/device that belongs to A[.....].

Transaction code: 02817646

Signing tool: Password

Password: 



Other authentication methods **Mobile token**

< Cancel

> **Sign**

V. CARDS

1. Bankcards

How can I inform the Bank of my card-related comments?

In the card complaint function of DirektNet — that is **available to all our private individual customers** — you can simply and quickly inform us about all complaints and comments of yours related to your card.

1. Please select the Card menu in the upper horizontal bar.
2. Please click on the bankcard complaint option in the menu that appears on the left.



Upon the suspicion of abuse, you should without delay make sure that your card is banned at the Raiffeisen Bank's call centre at phone number 06-80-488-588. Please take note that the Bankcard Complaint Form completed electronically in Raiffeisen DirektNet and sent to the Bank is not equivalent to the banning of the card affected by the abuse, hence is insufficient to prevent further abuses.

3. In the page that appears, you can find information about the process for card complaints. Please click on the "Bankcard Complaint Form" or the "Click here to complete the Bankcard Complaint Form" link.

Bankcard Complaint

In case of fraud suspicion, You are liable to take care forthwith about the bankcard cancellation at the Bank's Customer Service. Completing the Bankcard Complaint Form doesn't mean that the fraud-concerned bankcard is cancelled, and by this the further fraudulent transactions are prevented.

If our Bank has debited your bank account with the amount of transaction(s) executed using the bankcard issued to the Card Holder, and you do not consider these debit(s) to be justified, you may submit your complaint to our Bank:

- at a branch of the bank,
- to a Raiffeisen Direkt operator, or
- by completing the Bankcard Complaint form via our website.

The procedure for submission and investigation of bankcard complaints via the internet is as follows: Using the Form, you need to supply us with a few items of personal information and data pertaining to the disputed transaction. Please give precisely the requested information, especially with in the compulsory fields marked with an asterisk (*). A failure to provide this information could impede/prevent the successful investigation of your complaint.

If you do not attach any documents related to the disputed transaction (e.g. receipts, cash payment invoice, contract, etc.) to the Form, but later send them to our Bank by post, fax or email, please make sure to indicate on them the reference number, which you will receive from us in an email.

The Bank forwards complaints that it is not itself authorised to investigate, via the international card organisation, to the credit institution that concluded the contract with the given acceptance point, or which operates the ATM or branch cash desk concerned.

The Bankcard Operations Department will notify you in writing of the result of the investigation into the complaint.

Please note that if you wish to have the amount of the disputed transaction credited to your account in advance prior to the final conclusion of the complaint investigation, you may request this by accepting the Bankcard Declaration at the end of the Form. The Bank might credit the amount of the disputed transaction to your account within 5 banking days after our letter date, but reserving the right to reject the complaint. If the investigation conducted into the complaint concludes that the complaint is unfounded, our Bank will retrospectively debit your account with the amount of the transaction constituting the subject of the dispute, as well as the other fees payable in the event of an unfounded complaint as per the latest effective List of Conditions and any costs that have arisen as a result of the complaint. Please be reminded that in the case of a transaction performed before the cancellation of a lost or stolen card took effect, the Bank will not perform advance crediting even if a declaration is submitted.


[Click here to complete the Bankcard Complaint Form](#)

4. Please complete the form that appears (the fields marked with asterisk are mandatory). You can attach a word, excel, jpg or pdf file of maximum 1 MB to the complaint.
5. In the confirmation screen displayed after the successful completion of the form, you can see the reference number of your complaint. Please keep this number for future reference so that you can inquire about the status of your complaint at our Complaint Management Group (see www.raiffeisen.hu/contacts).

What is limit modification?

Through DirektNet you can change the limits concerning the daily number and maximum amount of your cash withdrawal and payment transactions in the [Card/Limit modification](#) menu option.

Limit modification



1 Saving order → 2 Signature → 3 Confirmation

* Required fields

Account: *

Select the account and the pertaining card in respect of which you wish to change the card limits (e.g. maximum amount of cash withdrawals).

Name on the card: <input type="text"/>	
Amount of cash withdrawals: <input type="text" value="500 000"/>	HUF Maximum: 500 000 HUF
Number of cash withdrawals: <input type="text" value="5"/>	Maximum: 5
Amount of payments: <input type="text"/>	HUF Up to available account balance <input type="checkbox"/>
Number of payments: <input type="text" value="15"/>	Maximum: 15

In the data form that appears, you can change the maximum amount and the number of daily cash withdrawal transactions. Here you can set the upper limit of daily payments as well, unless the option "Up to available account balance" is checked. The number of daily payments can also be modified here. After the modification, if you click on the [Next](#) button, the [Signature](#) window appears, where you can check your requested limit modifications, which you may as well further edit by clicking on the [Edit](#) button.

After selecting the appropriate signature tool, and entering the password, if you click on the [Sign](#) button, the [Confirmation](#) window appears.

We are registering your order.

Please choose: do you want to register more orders and then sign all of them in one go at the end, or do you want to sign the orders you have entered so far?

> Register next order

> Sign order

2. Credit cards



How can I apply for a credit card?

The credit card application function of DirektNet is available to retail customers only.

Please select in the [Card/Credit Card Application](#) menu option the credit card that suits you, and click on the [Apply](#) button displayed in the same line as the card of your choice.

Please complete the form that appears, and click on the [Call Me!](#) button.



In the confirmation message that appears after the completion of the form, you can see that we have received your card application, and our colleague will call you on the phone for the purpose of reconciliation. Please be informed that in case our colleague tries to contact you three times but is unable to reach you, your credit card application will be automatically rejected.

May I register via DirektNet for cash refund on my OneCard Credit Card?

You can register for the 3-5% cash refund on the OneCard credit card through DirektNet. To do so, please select the [Card/Registration for OneCard cash back](#) menu option. In this page you should accept the Terms and conditions of the OneCard Credit Card cash back program, then click on the Registration button.

VI. SECURITIES—INTERNET BROKERING

Why use this service?

- you can be up-to-date on your investments,
- you can give orders at favourable rates,
- you can conveniently access your investment account via internet from anywhere in the world,
- you can transfer funds between your own accounts, as well as launch securities buy and sell transactions,
- you can get notices on the status of your securities orders,
- it is safe, as before an order is executed, you are expected to sign and validate it with a one-time password.

How can I apply for Internet Brokering if I already have a securities account?

Private

If you are a private banking Customer, please contact your personal advisor for the purpose of applying for the Internet Brokering service and opening a securities account.



In case you already have DirektNet access, you will not need any new identifier or password. You can use the service with your existing codes, provided that you apply for it through Raiffeisen Bank's call centre at phone number 06-80-488-588, or in-person at any branch of the Bank.



If you do not have DirektNet access yet, you can apply for access by completing the application form available among Forms. Please send the Form to the following address: Raiffeisen Bank Zrt. Budapest Pf. 1700.



If you prefer to do the application in-person, please visit the Raiffeisen branch that is closest to you.



In order to avoid waiting, please make an appointment in advance: [Click here to make an appointment.](#)



Documents required for the application: ID card, address card.



The Bank sets the service in the system, of which notice is sent to you in SMS.

How can I apply for Internet Brokering if I do NOT have a Raiffeisen securities account?



Please visit the Raiffeisen branch that is closest to you.



In order to avoid waiting, please make an appointment in advance: [Click here to make an appointment.](#)



Documents required for the opening of the account: ID card, address card, tax card.



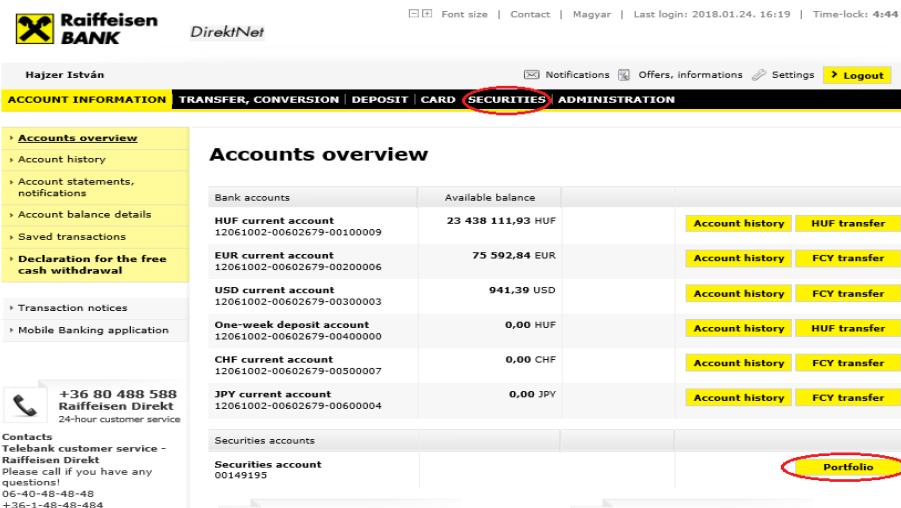
Simultaneously with the current account opening, apply for DirektNet internet banking and Internet Brokering access.



For the activation of DirektNet, a one-time activation code is sent to you in SMS, to the mobile phone number you have provided.

How can I access the Internet Brokering service?

To access the Internet Brokering service, after login select from the list displayed in the [Accounts overview](#) the [Portfolio](#) button of [Securities account](#), or click on the [Securities](#) tab in the upper menu bar. If you have several securities accounts, more than one such accounts can be shown here.



The screenshot shows the Raiffeisen DirektNet interface. At the top, the user is logged in as Hajzer István. The navigation bar includes tabs for ACCOUNT INFORMATION, TRANSFER, CONVERSION, DEPOSIT, CARD, SECURITIES (circled in red), and ADMINISTRATION. The main content area is titled 'Accounts overview' and displays a table of bank accounts with columns for account name, available balance, and action buttons (Account history and transfer options). Below this, there is a section for 'Securities accounts' with a 'Portfolio' button circled in red. A sidebar on the left contains a menu with options like 'Accounts overview', 'Account history', and 'Declaration for the free cash withdrawal'. Contact information for Raiffeisen Direkt is also visible in the sidebar.

If you click on the Securities service, the Portfolio statement screen appears. In the menu on the left, the option ensuring the Internet Brokering Portal services appears

What services can I use through Internet Brokering?

› Portfolio statement	Portfolio statement: You can view the detailed balance of your securities account and the related client accounts.
› Transaction log	Transaction log: You can get information on the data of the transactions performed in your securities account and their current status.
› Subscription of government securities (MÁP+, 1MÁP, PMÁK)	Subscription of government securities (MÁP+, 1MÁP, PMÁK): You can subscribe government securities.
› Buy bonds or government securities	Purchase and sale of bonds and government securities: Raiffeisen Bank is allowed to trade with bonds issued by itself, as well as with government securities.
› Sell bonds or government securities	Purchase and sale of fund units: Besides the investment fund units of Raiffeisen Investment Fund Management Zrt. and Raiffeisen Capital Management, you can also buy and sell all other (non-Raiffeisen) fund units traded by Raiffeisen Bank.
› Buy investment fund units	
› Sell investment fund units	
› Exchange trading	In the Exchange trading menu options you can buy and sell securities admitted to trading on the Budapest Stock Exchange.
› Transfer order	
› Investment notification	

Cancel order: Here you can cancel your orders concerning securities traded on the BSE.

Transfer order: It enables you to move cash from your securities account to your bank accounts. Please initiate any transaction in the opposite direction in the transfer screen of the DirektNet portal.

1. What can I see in the portfolio statement?

In the [Portfolio statement](#) you can view the current balance of your securities account.

In order to ensure the transparency of your securities portfolio, the statement can be viewed in the following arrangement:

- Main account
 - Bonds, government securities
 - Investment funds
 - Securities traded on the BSE
 - Other securities
 - Client account
- Long-Term Investment Accounts
 - Bonds, government securities

- Investment funds
- Securities traded on the BSE
- Other securities
- Client account
- Regular Investment Program
 - Investment funds
 - Client account
- Stability Savings Account
 - Bonds, government securities
 - Client account



Of course only those groups of securities are displayed which you currently hold. Items registered in foreign currencies are converted into HUF at the official MNB exchange rates.

In the case of securities, you can view the following data in the portfolio statement:

Main account - total value: 1 868 536 560 HUF

Bonds, Government securities								total value: 438 133 099 HUF
Stock name	Balance	Quantity available for sale	Recording unit	Foreign currency	Last transaction time	Rate	Market value	
2020/A Magyar Államkötvény	205,370,000	205,370,000	NE	HUF	2012.06.20.	100	205,370,000 HUF	<div style="display: flex; justify-content: space-around;"> Sell Buy </div>

Stock name: Name of the security.

Balance: The current balance of the given security in the given account.

Quantity available for sale: Quantity of the security registered in your account.

Recording unit: Quantity unit in which the given security is recorded (for example in the case of bonds nominal value (NV), and in the case of equities and investment funds the number of pieces (PCS)).

Foreign currency: The currency in which the security is issued.

Last transaction time: Date of the last transaction carried out with the given security.

Rate: Last available price of the security.

Market value: Total value of the given security, calculated on the basis of its available price and quantity.

Sell and Buy buttons: Using these buttons you can initiate transactions.

Besides the main account of the Raiffeisen securities account, you can launch orders in other securities accounts (e.g. long-term investment securities account) as well.

What is the use of the “Securities details” function?

You can reach the [Securities details](#) function by pressing the button, clicking on the line of the given security. You can filter for account type and securities, and always the data of securities meeting the filter criteria will be displayed in the list.

Securities details

Account type: <input type="text" value="Értékpapír forgalmi számla"/>							
Securities: <input type="text" value="2017/A Magyar Államkötvény"/>							
Last transaction time	Balance per purchase	Recording unit	Buy date	Buy value (foreign currency)	Purchase value (HUF)	Current rate (foreign currency)	Current value (HUF)
2017.10.25.	100 000	NE	2017.10.25.	106.7913 EUR	106 791 HUF	0 HUF	0 HUF

In the securities details function you can view the following data:

Last transaction time: It shows the last time when you made any transaction in respect of the given securities acquisition.

Balance per purchase: Quantity still available from the given acquisition.

Recording unit: Quantity unit in which the given security is recorded (for example in the case of bonds nominal value (NV), and in the case of equities and investment funds the number of pieces (PCS).

Buy date: The date on which the security was admitted to the portfolio.

Buy value (foreign currency): Price of the security at the time of the acquisition.

Purchase value (HUF): Acquisition price of the security, multiplied by quantity.

Current rate (foreign currency): Last available price of the security.

Current value (HUF): Total value, calculated on the basis of the last available price of the security.

2. What is the use of the transaction log?

Transaction log You can reach the transaction log by selecting the menu option on the left. By default, all transactions are displayed in the transaction log that belong to the given portfolio, in a descending order according to the input date.



After display, you can update the transaction log by clicking on the Refresh button. The list appearing in the screen will not be updated automatically. If you view the transaction log, then start a new order, the new order will be displayed in the transaction log only after you press the **Refresh** button.

Transaction log

ATTENTION!
The "default" search (performed with blank parameters) results the transactions of the last 2 months. To display the transactions over a longer period, please set the appropriate parameters.

> Set filter
> Refresh

Transaction log view: -- -- -- + own view

Cut off time	Stock name	Amount Recording unit	Transaction type / Transaction direction	Status	Transaction rate	Transaction amount
2018.03.06.	Raif.Kamat Prémium Rv Ktv Alap	1 000 DB	Fund transaction Selling	Under execution	0	0 HUF

You can view the following information in the transaction log:

Cut off time: The date on which the transaction was concluded.

Stock name: Name of the security.

Amount recording unit: The quantity sold or bought.

Registration unit: Quantity unit in which the given security is recorded (for example in the case of bonds nominal value (NV), and in the case of equities and investment funds the number of pieces (PCS)).

Transaction type / Transaction Direction: Type of the transaction / Direction of the order (sale or purchase).

Status: Current status of the order.

Transaction rate: Price valid at the time of conclusion of the deal, at which the transaction is fulfilled.

Transaction amount: Total amount of the order.

By clicking on a transaction, you can view the details of the orders represented by each line in the screen ([Transaction details](#)).

How can I use filters in the transaction log?

If you click on the button of the [Transaction log](#), the filter criteria that you can use will

+ own view appear—by setting these, you can narrow down the transactions to be displayed in the transaction log.



If you set filter criteria that you wish to use in the future as well, check the line and you can save the filter criteria you have identified.

Transaction log

ATTENTION!
The "default" search (performed with blank parameters) results the transactions of the last 2 months. To display the transactions over a longer period, please set the appropriate parameters.

Transaction log view:

Time interval: Last: or from to

Transaction type:

Based on the type of the security:

Selected Deal-Account type:

Amount: min.: max.:

Save view:

The following filter criteria can be set:

Time interval: you can select the length of the time period that you want to display. You can inquire the transaction log for one year in retrospect at maximum.

Transaction type: you can select the deal types to be displayed.

Based on the type of the security: you can select the security types to be displayed.

Selected Deal-Account type: only the transactions that occurred in the given account type will be displayed.

Amount: you can specify the number of securities.

The list of your saved filters is displayed in the line "Transaction log view", in the dropdown menu. You can activate the given filter by clicking on the relevant line.

You can edit saved filters by clicking on the button.

To add a new filter, click on the button.

Save view: Name:

What is the use of the transaction details function?

In the transaction details function you can view the details of a given transaction. Here you can see details supplementary to the data included in the transaction log and characteristic of the given transaction type.

The data in the screen depend on the type of the transaction displayed.

3. Subscription of government securities (MÁP+, 1MÁP, PMÁK)

1. Select the government bonds you want to subscribe to.
2. Specify the following data:
 - number of units to be subscribed (from which the system will calculate the Nominal Value corresponding to the quantity, and the Investment Value)
 - source account,
 - read the government bond subscription statement carefully,
 - read the product information guide.
3. Confirm your intention to subscribe and sign the transaction.
4. Print the acknowledgement if necessary.



You can only place orders for the subscription of government bonds for which the Bank quotes prices.

You can subscribe government bonds as follows:

› Portfolio statement
› Transaction log
› Subscription of government securities (MÁP+, 1MÁP, PMÁK)
› Buy bonds or government securities
› Sell bonds or government securities
› Buy investment fund units
› Sell investment fund units
› Exchange trading
› Transfer order
› Investment notification

Click on the [Subscription of government securities \(MÁP+, 1MÁP, PMÁK\)](#) option in the menu on the left to see the bonds and government securities available for subscription, and the most important information about them.

From the list that appears, you can select the government bond you want to subscribe to. To initiate the subscription, click on the [Buy](#) button.

You can select a government bond from the list based on the following criteria:

- > Portfolio statement
- > Transaction log
- > **Subscription of government securities (MÁP+, 1MÁP, PMÁK)**
- > Buy bonds or government securities
- > Sell bonds or government securities
- > Buy investment fund units
- > Sell investment fund units
- > Exchange trading
- > Transfer order
- > Investment notification

List of government securities for subscription

 Please note the "retail" government securities can be subscribed by resident and non-resident individuals.

Securities name	Currency	Subscription rate/price	Date of issue	Maturity date	End of subscription period	
Magyar Állampapír Plusz 270801	HUF	100 %	2022.10.28.	2027.08.01.	2022.12.30 14:00:00	Subscription
2026/J Prémium Magyar Államp	HUF	100 %	2022.06.23.	2026.02.20.	2023.01.30 00:00:00	Subscription
2028/K Prémium Magyar Államp	HUF	100 %	2022.06.23.	2028.06.20.	2023.01.30 00:00:00	Subscription
2024/B Magyar Államkötvény	HUF	100 %	2022.10.26.	2024.06.26.	2022.11.30 16:00:00	Subscription

- **Securities name:** Name of the government bond.
- **Currency:** Currency of the government bond.
- **Subscription rate/price:** The price for which the government bond can be subscribed in the given moment.
- **Date of issue:** The date on which the government bond is created after the subscription period and starts to pay interest.
- **Maturity date:** On this date the government bond matures, i.e. no further interest payments can be expected, and the government bond itself is terminated. On this date, the last instalment of the interest and the principal is paid in one lump sum.
- **End of subscription period:** Last day of the subscription period of the relevant government security.

Entering subscription order



In order to make reasonable investment decision, please read carefully the related Product Information Document, which is available on the following link: [download](#) furthermore the general ex-ante model cost calculations, which are available as part of Terms and Conditions on the following link: [download](#). If you have not registered e-mail address for investment services at the Bank or the registered e-mail address is not acceptable to you, you must enter an e-mail address on the surface where we can send the ex-ante cost transparency report. At the same time as the Bank records the order in its own system, prepares the ex-ante cost report for the transaction and send it to your e-mail address.

Securities name:	Magyar Állampapír Plusz 270801
ISIN code:	HU0000405816
Currency:	HUF
Maturity date:	2027.08.01.
Subscription rate/price:	100 %
Quantity of Securities (piece):	<input type="text" value="0"/>
Quantity of Securities (face value):	0 HUF Denomination
Amount to invest:	0 HUF
Date of order:	2022.11.30.
Client account:	<input type="text" value="12010381-99000164-58000006 -- Main account 0000"/>
Client account balance:	9,696,570.00 HUF
E-mail address:	<input type="text" value="mohacsibekft@gmail.com"/>
<input type="checkbox"/> I declare that I accept the provisions of the Declaration and Information below and I confirm that I read and accept the contents of the Product Information Document and the Ex-ante Cost Report .	
Statement	



Warning

Raiffeisen Bank Zrt., as a Distributor informs the subscriber that upon the successful completion of orders for the subscription of One-Year Hungarian Government Securities, Premium Hungarian Government Bonds or Hungarian Government Securities Plus, the Bank may be entitled to a base commission and bonus commission on the orders of resident and non-resident natural persons.

The measure of the commission will be determined quarterly in arrears based on the traded quantity, projected onto an average portfolio. Such commission has no bearing on the fulfilment of the Bank's obligations concerning fair and efficient procedure as per Act CXXXVIII of 2007 on Investment Firms and Commodity Dealers, and on the Regulations Governing Their Activities, to be applied in respect of customers.

< Cancel

> Next

- **Security:** Name of the government bond.
- **ISIN code:** Unique identification code of the government bond.

- **Currency:** Currency of the government bond.
- **Maturity date:** On this date the government bond matures, i.e. no further interest payments can be expected, and the government bond itself is terminated. On this date, the last instalment of the interest and the principal is paid in one lump sum.
- **Subscription price:** The price for which the government bond can be subscribed in the given moment.
- **Quantity (pcs):** Please specify how many units of the selected government bond you wish to subscribe.
- **Amount (nominal value):** Number of government securities to be subscribed multiplied by the base denomination.
- **Amount to invest:** This is what you have to pay for the number of government securities you want to buy, i.e. quantity (nominal value) multiplied by the subscription price.
- **Order date:** Date on which you give your subscription order.
- **Source account:** Select the account from which the price of the transaction is to be paid.
- **Balance in source account:** The amount available to buy bonds and government securities.
- **E-mail address:** The preliminary cost statement will be sent by e-mail to this address.

Read and accept the on-screen **Declaration** below the data entry fields, then click on the "**Cancel**" button to cancel the transaction or click on the "**Next**" button to initiate the subscription. Then the transaction **confirmation screen** appears.

Without entering your password, you can use the **Modify** button to return to the input screen and modify the data of the purchase. Click the **Cancel** button to stop the purchase.

Confirmation screen

In this screen, you can find additional information about the transaction:



Please read in each case the message on the top of the screen, because it includes important information regarding the transaction and its processing.

- **Accrued interest:** Amount of interest accrued since the issue date but not yet due for payment.
- **Commission:** Amount of commission charged for the conclusion of the deal.
- **Amount of transaction:** The amount for which you buy the government bond.
- **Value date of order:** This date may differ from the date of the order. It is the first business day after the order is placed in the case of government securities with a continuous issue, and the first business day after the end of the subscription period in the case of government securities with a subscription period.
- **Deal ID:** It is used to uniquely identify the transaction.

Confirmation of execution order



You have set the following parameters - please verify. If they are correct, please confirm transaction.

Securities name:	2026/O Bónusz Magyar Államp
ISIN code:	HU0000406293
Currency:	HUF
Maturity date:	2026.10.21.
Subscription rate/price:	102.55 %
Accrued interest:	2.55 %
Quantity of Securities (piece):	1,000 pc
Quantity of Securities (face value):	1,000 HUF Denomination
Commission fee:	0 HUF
Transaction amount:	1,025 HUF
Date of order:	2023.10.05.
Client account:	0000000 -- Main account 0000
Transaction id:	BIKOZP45008578

< Cancel

> **Modify**

> **Confirm**

If you find that the data of the transaction are OK, enter the Password and click on the **Confirm** button to finalise your intention to buy. Then the **Acknowledgement screen** appears, informing you that the deal has been admitted to the Bank's system.

Acknowledgement screen



Please read in each case the message on the top of the screen, because it includes important information regarding the transaction and its processing.

Click on the **OK** button to return to the portfolio statement.

Click on the **Print** button to print the transaction you have initiated.



You can monitor your transaction in the transaction log, and we shall also send you notices on any changes in the status of your transaction.

4. How can I buy bonds or government securities?

1. Select the bond you want to purchase.
2. Specify the following data:
 - nominal value,
 - source account,
 - read the product information brochure.
3. Confirm your intention to buy, and sign the transaction.
4. If you need it, print the confirmation.

Purchase of bonds and government securities:

› Portfolio statement
› Transaction log
› Subscription of government securities (MÁP+, 1MÁP, PMÁK)
› Buy bonds or government securities
› Sell bonds or government securities
› Buy investment fund units
› Sell investment fund units
› Exchange trading
› Transfer order
› Investment notification

- select from the list in the menu on the left the bond or government security you want to purchase. You can initiate the purchase by clicking on the Buy button,
- or in the portfolio statement, by clicking on the Buy button beside the given bond or government security. Then the bonds and government securities you can purchase will appear, as well as the most important information concerning these.

- Bonds, Government securities								total value: 35,917,000 HUF
Stock name	Balance	Quantity available for sale	Recording unit	Foreign currency	Last transaction time	Rate	Market value	
2023/I Prémium Magyar Államp	621,000	621,000	NE	HUF	2022.01.03.	100	621,000 HUF	<div style="text-align: right;"> Sell Buy </div>



You can see the transaction details function of each transaction under the discussion of the given transaction type.

You can give orders for the purchase and sale only of those bonds and government securities for which the Bank quotes prices.

You can select bonds from the list based on the following criteria:

Security: Name of the bond or government security.

Amount: Quantity of the bond or government security to which the given quotation and yield apply. Accordingly it is possible that there are several lines belonging to the same security, with different bands.

Date of expiration: Date of maturity of the given bond or government security.

Purchase gross rate: The price for which the given bond or government security can be bought in the given moment.

Purchase yield: The yield that can be realised on the given security if it is kept until maturity. In the case of a variable-rate security, the bid yield cannot be determined, because the interest rate of the bond is subject to change during the term. In the case of Raiffeisen Interest-Bearing Bonds, the yield can be seen in the confirmation screen.

Denomination unit: The smallest registration unit of the bond or government security.

Bonds and government securities available for purchase						
Securities	Amount	Date of expiration	Purchase gross rate	Purchase yield	Denomination unit	
2022/A Magyar Államkötvény	10,000 - 50,000,000	2022.06.24.	0 %	6.08 %	10,000 HUF	Buy
2022/B Magyar Államkötvény	10,000 - 50,000,000	2022.12.31.	0 %	7.85 %	10,000 HUF	Buy
2023/B Magyar Államkötvény	10,000 - 50,000,000	2023.07.26.	100.27 %	-	10,000 HUF	Buy
2023/K Prémium Magyar Államp	1,000 - 50,000,000	2023.02.15.	105.5 %	-	1,000 HUF	Buy
2025/B Magyar Államkötvény	10,000 - 50,000,000	2025.06.24.	0 %	10.78 %	10,000 HUF	Buy
Egyéves Magyar Államp. 2023/01	10,000 - 50,000,000	2023.01.04.	104.2 %	-	10,000 HUF	Buy

The data of the bond or government security are as follows:

Stock Name: Name of the bond or government security.

Date of expiration: Date of maturity of the given bond or government security.

Next interest payment date: The date when the bond or government security next pays interest.

Gross price: The price at which you can buy the selected bond or government security.

Net rate: Difference between the gross price and accumulated interest, i.e. the net price does not include the accumulated interest.

Yield: The yield that can be realised on the given security if it is kept until maturity. In the case of variable-rate bonds, the bid yield cannot be determined, because the interest rate of the bond is subject to change during the term. In the case of Raiffeisen Interest-Bearing Bonds, the yield can be seen in the confirmation screen.

Denomination: Enter the nominal value of the bond or government security you want to buy. The nominal value field should in each case include an integer multiple of the basic denomination.

Latest traded price: This is how much you have to pay for the bonds or government securities of the desired nominal value that you wish to purchase, i.e. the product of gross price and nominal value.

Cut of time: This is the day on which the transaction will be effected.

Source account: Select the account from which the price equivalent of the transaction is to be paid.

Balance of liability account: This is the amount for which you can buy bonds and government securities.

Government securities purchase



Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.

If you have not registered e-mail address for investment services at the Bank or the registered e-mail address is not acceptable to you, you must enter an e-mail address on the surface where we can send the ex-ante cost transparency report. At the same time as the Bank records the order in its own system, prepares the ex-ante cost report for the transaction and send it to you or your company's e-mail address.

The denomination must be given in such a way as to be the product of the denomination unit and an integer.

In case of purchase of non-retail Hungarian government securities, the settlement takes place on the second working day after the conclusion of the transaction.

Stock name: 2022/A Magyar Államkötvény

Date of expiration: 2022.06.24.

Next interest payment date:

Gross rate: 0 %

Net rate: 0 %

Yield: 6.08 %

Denomination:

Latest traded price: 0 HUF

Value Date: 2022.11.29.

Source account:

Balance of liability account: 9,897,320.00 HUF

E-mail address:



In order to make reasonable investment decision, please read carefully the related Product Information Document, which is available on the following link: [download](#) furthermore the general ex-ante model cost calculations, which are available as part of Terms and Conditions on the following link: [download](#).

Hereby I confirm that I read and accept the contents of the Product Information Document and the Ex-ante Cost Report.

← Cancel

> Next

Click the **Cancel** button to stop, or click the **Next** button to initiate the purchase. Then the transaction **confirmation screen** appears.



Please read in each case the message on the top of the screen, because it includes important information regarding the transaction and its processing.

Please read and accept the “Key Investor Information—Product Information Memorandum”.

What is the use of the Confirmation screen?

In this screen, you can find further supplementary information on the transaction:

Trade date: This date may differ from the date seen in the previous screen in case the cut-off time has expired on the given day. In such case the transaction will be admitted for processing on the next banking day.

Commission: Amount of commission charged for the conclusion of the deal.

Amount of transaction: The amount for which you buy the bond or government security.

Deal ID: It serves to uniquely identify the transaction.

Securities purchase - confirm



Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.



You have set the following parameters - please verify. If they are correct, please confirm transaction.

Stock name: Magyar Állampapír Plusz 260222

Date of expiration: 2026.02.22.

Next interest payment date: 2024.02.22.

Gross rate: 103.08 %

Net rate: 100 %

Yield: 5.6031 %

Amount: 100 HUF Denomination

Source account: 0000000 -- Main account 0000

Value Date: 2023.10.05.

Brokerage fee: 0 HUF

Amount of transaction: 103 HUF

Transaction id: BIKOZP45008579

< Cancel

> **Modify**


> **Confirm**

By clicking on the **Modify** button without entering your password, you can return to the input screen, and modify the data of the purchase. Click the **Cancel** button to stop the purchase.

If you find that the data of the transaction are OK, you can finalise your intention to buy by entering the Password and clicking on the **Confirm** button. Then the **Acknowledgement of receipt screen** appears, informing you that the deal has been admitted to the Bank's system.

What is the use of the Acknowledgement of receipt screen?

Securities purchase - acknowledge

 **Warning**

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.

Your order has been accepted for processing. Please note, that the acceptance of your order does not automatically mean the execution of it. You can view information on the execution of your order in your inbox or the transaction log. The details of the order are as follows:

Stock name:	2023/B Magyar Államkötvény
Date of expiration:	2023.07.26.
Next interest payment date:	2023.01.26.
Gross rate:	100.27 %
Net rate:	100.27 %
Yield:	-
Amount:	100,000 HUF Denomination
Source account:	0000000 -- Main account 0000
Value Date:	2022.11.29.
Brokerage fee:	750 HUF
Amount of transaction:	100,270 HUF
Transaction id:	BIKOZP42064406

> Ok

 Print

Please read in each case the message on the top of the screen, because it includes important information regarding the transaction and its processing.



Click on the **OK** button to return to the portfolio statement.

Click on the **Print** button to print the transaction you have initiated.



You can monitor your transaction in the transaction log, and we shall also send you notices on any changes in the status of your transaction.

5. How can I sell bonds or government securities?

1. **Select** the bond you want to sell.
2. **Specify** the following **data**:
 - quantity to be sold
3. **Confirm** your intention to sell, and **sign** the transaction.
4. If you need it, print the **acknowledgement of receipt**.

Sale of bonds and government securities

› Portfolio statement
› Transaction log
› Subscription of government securities (MÁP+, 1MÁP, PMÁK)
› Buy bonds or government securities
› Sell bonds or government securities
› Buy investment fund units
› Sell investment fund units
› Exchange trading
› Transfer order
› Investment notification

- Select from the list in the **menu on the left** the bond or government security you want to sell. You can initiate the sale by clicking on the **Sell** button,

- or by clicking on the **Sell** button beside the given bond or government security in the **portfolio statement**. Then the bonds and government securities you can sell will appear, as well as the most important information concerning these.

Bonds, Government securities								total value: 35,917,000 HUF
Stock name	Balance	Quantity available for sale	Recording unit	Foreign currency	Last transaction time	Rate	Market value	
2023/I Prémium Magyar Államp	621,000	621,000	NE	HUF	2022.01.03.	100	621,000 HUF	<div style="text-align: right;"> Sell Buy </div>

You can select the bonds available for sale from the list:

Security: Name of the bond or government security.

Disposable quantity: The quantity of the given bond or government securities (expressed in nominal value) that you can sell in the given moment (that constitute your property, and are under your free disposal, i.e. not blocked for example).

Gross price: The price at which you can sell the selected bond or government security.

Total value: The market value of your disposable securities, the product of disposable quantity and gross price.

Ask yield: The yield level at which you can sell the given securities. In the case of variable-rate bonds, the ask yield cannot be determined, because the interest rate of the bond is subject to change during the term.

Basic denomination: The smallest registration unit of the bond or government security.

From the list you can select the bond or government security you want to sell. You can initiate the sale by clicking on the Sell button in the line of the given security; then the data of the selected bond or government security will appear.

- › Portfolio statement
- › Transaction log
- › Subscription of government securities (MÁP+, 1MÁP, PMÁK)
- › Buy bonds or government securities
- › **Sell bonds or government securities**
- › Buy investment fund units
- › Sell investment fund units
- › Exchange trading
- › Transfer order
- › Investment notification

Bonds and government securities available for sale

Raiffeisen Bank is currently quoting prices in relation to the following government securities and bonds in your portfolio:

Main account - total value: 45,926,251

Securities	Quantity available for sale	Gross rate	Latest traded price	Purchase yield	Denomination unit	
2022/A Magyar Államkötvény	10,000	0	0 HUF	7.18 %	10,000	<div style="text-align: right;"> Sell </div>

In the Sale of bond or government security screen, you can see the following data:

Source account: The account in which the bond or government security is recorded.

Security: Name of the bond or government security you wish to sell.

Maturity date: Date of maturity of the given bond or government security.

Next interest payment date: The date when the bond or government security next pays interest.

Disposable quantity: The quantity of the given bond or government securities (expressed in nominal value) that you can sell in the given moment (that constitute your property, and are under your free disposal, i.e. not blocked for example).

Gross price: The price at which you can sell the selected bond or government security.

Net price: Difference between the gross price and accumulated interest, i.e. the net price does not include the accumulated interest.

Yield: The yield level at which you can sell the given securities. In the case of variable-rate bonds (for example Raiffeisen Trend Bonds), the bid yield cannot be determined, because the interest rate of the bond is subject to change during the term.

Quantity to be sold: Nominal value of the bond or government security you want to sell. The Quantity to be sold field should in each case include an integer multiple of the basic denomination.

Total value: This is how much you will get for the bonds or government securities of the desired nominal value that you wish to sell, i.e. the product of gross price and nominal value.

Trade date: This is the day on which the transaction will be effected.

Sell government securities



Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.

The denomination must be given in such a way as to be the product of the denomination unit and an integer.

Source account: 0000000 -- Main account 0000

Stock name: 2022/A Magyar Államkötvény

Date of expiration: 2022.12.24.

Next interest payment date:

Quantity available for sale: 10,000

Gross rate: 0 %

Net rate: 0 %

Yield: 7.18 %

Sellable amount:

Latest traded price: 0 HUF

Value Date: 2022.11.29.

◀ Cancel

▶ Next

What is the use of the Confirmation screen?

In this screen, you can find further supplementary information on the transaction:

Trade date: This date may differ from the date seen in the previous screen in case the cut-off time has expired on the given day. In such case the transaction will be admitted for processing on the next banking day.

Commission: Amount of commission charged for the conclusion of the deal.

Amount of transaction: The amount for which you buy the bond or government security.

Deal ID: It serves to uniquely identify the transaction.

Sell government securities- confirm



Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.



You have set the following parameters - please verify. If they are correct, please confirm transaction.

Source account: 0000000 -- Main account 0000

Stock name: 2030/I Prémium Magyar Államp

Date of expiration: 2030.02.20.

Next interest payment date: 2024.02.20.

Quantity available for sale: 1,499,999

Gross rate: 109.3096 %

Net rate: 98 %

Yield: -

Sellable amount: 1,000 HUF Denomination

Value Date: 2023.10.05.

Brokerage fee: 0 HUF

Amount of transaction: 1,093 HUF

Transaction id: BIKOZP44976438

< Cancel

> **Modify**

> **Confirm**

By clicking on the **Modify** button without entering your password, you can return to the input screen, and modify the data of the sell. Click the **Cancel** button to stop the sell.

If you find that the data of the transaction are OK, you can finalise your intention to sell by entering the Password and clicking on the **Confirm** button. Then the **Acknowledgement of receipt screen** appears, informing you that the deal has been admitted to the Bank's system.

What is the use of the Acknowledgement of receipt screen?

Sell government securities - confirmation



Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.



Your order has been accepted for processing. Please note, that the acceptance of your order does not automatically mean the execution of it. You can view information on the execution of your order in your inbox or the transaction log. The details of the order are as follows:

Source account: 0000000 -- Main account 0000

Stock name: 2022/A Magyar Államkötvény

Date of expiration: 2022.12.24.

Next interest payment date:

Quantity available for sale: 10,000

Gross rate: 0 %

Net rate: 0 %

Yield: 7.18 %

Sellable amount: 10,000 HUF Denomination

Value Date: 2022.11.29.

Brokerage fee: 750 HUF

Transaction id: BIKOZP42064787

> Ok

 Print



Please read in each case the message on the top of the screen, because it includes important information regarding the transaction and its processing.

Click on the **OK** button to return to the portfolio statement.

Click on the **Print** button to print the transaction you have initiated.



You can monitor your transaction in the transaction log, and we shall also send you notices on any changes in the status of your transaction.

6. How can I buy investment fund units?

1. **Select** the investment fund whose units you want to buy.

2. Specify the following **data**:

- amount of order,
- source account,
- read and accept the content of the product information brochure.

3. Confirm your intention to buy, and **sign the transaction**.

4. If you need it, print the **acknowledgement of receipt**.

You can initiate the **purchase of investment fund units**

› Portfolio statement
› Transaction log
› Subscription of government securities (MÁP+, 1MÁP, PMÁK)
› Buy bonds or government securities
› Sell bonds or government securities
› Buy investment fund units
› Sell investment fund units
› Exchange trading
› Transfer order
› Investment notification

- from the menu on the left,
- or by clicking on the **Buy** button beside the given investment fund in the portfolio statement. If you initiate the purchase from the menu on the left, the investment funds you can purchase will appear, as well as the most important information concerning these.

Stock name	Balance	Quantity available for sale	Recording unit	Foreign currency	Last transaction time	Rate	Market value	
Maraton Total Return Befek.A A	2,240,289	2,240,289	DB	HUF	2018.07.12.	1.0001	2,240,513 HUF	<div style="text-align: right;"> Sell Buy </div>



Besides the investment fund units of Raiffeisen Investment Fund Management Zrt. and Raiffeisen Capital Management, you can also buy and sell the units of all other investment funds traded by Raiffeisen Bank.

You can filter the funds according to the following criteria:

Fund manager: You can select from the funds issued by Raiffeisen Investment Fund Management Zrt., Concorde Alapkezelő Rt., Aegon Mo. Befektetési Alapkezelő Zrt., and Raiffeisen Kapitalanlage-Gesellschaft m.b.H.

Category: Category determined based on the composition of the investment fund.

Product/ISIN: Name and ISIN code of the investment fund you wish to purchase.

Currency: Currency in which the investment fund is issued.

In the List you can see the following information about the funds:

Product/Fund manager: It shows the name of the product and the fund manager.
Category/ISIN: Category determined based on the composition of the investment fund / ISIN code of the investment fund to be purchased.

Currency/Risk class: Currency in which the investment fund is issued / Risk class of the investment fund.

Investment fund units available for purchase



Warning

Please note that the list contains the last available price, and so in the case of investment fund units with a settlement date of T+x, or orders given outside banking hours involving investment fund units with T-day settlement, the stated price is indicative only!

You can select more parameters in the "Fund House" and "Subtype" columns by keeping the CTRL key pressed during the selection and you can inactivate selection on selected items by pressing CTRL key.

Fund House:

Hold Alapkezelő Befektetési Alapkezelő Zártkörűen ▲
 Generali Alapkezelő Zrt.
 Budapest Alapkezelő Zrt.
 Raiffeisen Alapkezelő Zrt. ▼

Subtype:

Predominantly share mixed fund ▲
 Predominantly bond mixed fund ▲
 Derivatives fund ▲
 Real estate fund ▼

Product/ISIN:

Currency:

List

Product / Fund House	Subtype / ISIN	Foreign currency / Rating	
Raif Ingatlan Alap "A" sorozat RAIFFEISEN ALAPKEZELŐ ZRT.	Real estate fund HU0000707864	HUF Advanced risk	Buy
Raif Ingatlan Alap "D" - EUR RAIFFEISEN ALAPKEZELŐ ZRT.	Real estate fund HU0000717954	EUR Advanced risk	Buy

From the list you can select the investment fund you want to purchase. You can initiate the purchase by clicking on the **Buy** button, then the data of the selected investment fund will appear.

If you initiate the purchase from the portfolio statement, the **Investment fund purchase input screen** belonging to the given investment fund will appear immediately.

Buy investment fund units



Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.

If you have not registered e-mail address for investment services at the Bank or the registered e-mail address is not acceptable to you, you must enter an e-mail address on the surface where we can send the ex-ante cost transparency report. At the same time as the Bank records the order in its own system, prepares the ex-ante cost report for the transaction and send it to you or your company's e-mail address.

You have chosen an investment fund with a settlement date of T+2. Please note that the data specified in relation to the securities includes the last available traded price, and therefore, in the case of investment fund units with a settlement date of T+x (x>0), or orders given outside banking hours involving investment fund units with T-day settlement, the stated price is indicative only. For the details of the transaction, see the transaction log, and for information related to the securities concerned, see the List of Conditions.

Stock name: Raif. Kötvény Alap "A"

Fund House: RAIFFEISEN ALAPKEZELŐ ZRT.

Subtype: Predominantly bond mixed fund

ISIN: HU0000702782

Rating: Enyhe kockázat

Last rate: 4.363052 HUF

Amount of assignment: HUF

Value Date: 2022.11.29.

Source account:

Balance of liability account: 9,897,320.00 HUF

E-mail address:



In order to make reasonable investment decision, please read carefully the "Key Investor Information Document", which is available on the following link: [download](#) furthermore the general ex-ante model cost calculations, which are available as part of Terms and Conditions on the following link: [download](#). In case the "Key Investor Information" document is not available the related product information document can be achieved on the following [link](#)

Hereby I confirm that I read and accept the contents of the Product Information Document and the Ex-ante Cost Report.

← Cancel

> Next

Data of the investment fund are as follows:

Security: Name of the investment fund.

Fund manager: Institution authorised to manage the investment fund.

Category: Type of composition of the investment fund.

ISIN: International Securities Identification Number. The ISIN codes issued by KELER can be enquired in KELER's website, along with the core data of the securities.

Risk class: Risk class of the investment fund.

Latest price: Last available price of the given investment fund.

Amount of order: Enter the amount for which you want to buy investment fund units.

Minimum value of the purchase:



- HUF 50,000 in the case of investment funds denominated in HUF,
- EUR 200 in the case of investment funds denominated in euro,
- USD 250 in the case of investment funds denominated in US dollars,
- EUR 1,000 in the case of Raiffeisen Capital Management funds,
- Investment funds of other institutions: EUR 50,000 / EUR 1,000 / EUR 1,000.

Trade date: This is the day on which the transaction will be effected.

Source account: Select the account from which the price equivalent of the transaction is to be paid.



Besides the main account of the securities account, you can launch orders from other securities accounts (e.g. long-term investment securities account) as well.

Balance in source account: This is the amount for which you can buy investment fund units.



Please read in each case the message in the bottom of the screen, because it includes important information regarding the transaction and its processing.

Please read and accept the "Key Investor Information—Product Information Brochure".

Click the **Cancel** button to stop the transaction, or click the **Next** button to initiate the purchase. Then the **Purchase of investment fund confirmation screen appears.**

Buy investment fund units - confirm



Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.

You have chosen an investment fund with a settlement date of T+2. Please note that the data specified in relation to the securities includes the last available traded price, and therefore, in the case of investment fund units with a settlement date of T+x (x>0), or orders given outside banking hours involving investment fund units with T-day settlement, the stated price is indicative only. For the details of the transaction, see the transaction log, and for information related to the securities concerned, see the List of Conditions.



You have set the following parameters - please verify. If they are correct, please confirm transaction.

Stock name: Raif.Kamat Prémium Rv Ktv Alap

Fund House: RAIFFEISEN ALAPKEZELŐ ZRT.

Subtype: Predominantly bond mixed fund

ISIN: HU0000702758

Rating: Enyhe kockázat

Last rate: 4.59 HUF

Amount of assignment: 100 HUF

Value Date: 2023.10.05.

Settlement day: 2023.10.06.

Source account: 0000000 -- Main account 0000

Brokerage fee: 500 HUF

Amount of transaction less commission, based on the latest traded price: 100 HUF

Transaction id: BIKOZP45008580

< Cancel

> Modify

> Confirm

What is the use of the Purchase of investment fund confirmation screen?

Here you can find further supplementary information on the transaction.



Please read in each case the message on the top of the screen, because it includes important information regarding the transaction and its processing.

Trade date: This date may differ from the date seen in the previous screen in case the cut-off time has expired on the given day. In such case the transaction will be admitted for processing on the next banking day.

Settlement date: The investment fund units you want to purchase will be credited to your securities account on this day. In the case of the investment funds of Raiffeisen Investment Fund Management Zrt., the price valid on the settlement date is used when calculating the number of the investment fund units purchased, while in the case of Raiffeisen Capital Management the price is dated two days earlier than the settlement date.

Commission: Amount of commission charged for the conclusion of the deal.

Amount of transaction net of commission according to latest price: The amount for which you buy investment fund units.

Deal ID: It serves to uniquely identify the transaction.

If you find that the data of the transaction are OK, by entering the Password you can confirm your purchase intention.

Click the **Cancel** button to stop the purchase.

By clicking on the **Modify** button without entering your password, you can return to the input screen, and modify the data of the purchase.

Click the **Confirm** button to approve the deal. Then the **Purchase of investment fund—acknowledgement of receipt screen** appears, informing you that the deal has been admitted to the Bank's system.

What is the use of the Purchase of investment fund—acknowledgement of receipt screen?



Please read in each case the message on the top of the screen, because it includes important information regarding the transaction and its processing.

Click on the **Print** button to print the transaction you have initiated.

Click on the **OK** button to return to the portfolio statement.

You can monitor your transaction in the transaction log, and we shall also send you Portal notices on any changes in the status of your transaction.

Buy investment fund units - confirmation



Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.

You have chosen an investment fund with a settlement date of T+2. Please note that the data specified in relation to the securities includes the last available traded price, and therefore, in the case of investment fund units with a settlement date of T+x (x>0), or orders given outside banking hours involving investment fund units with T-day settlement, the stated price is indicative only. For the details of the transaction, see the transaction log, and for information related to the securities concerned, see the List of Conditions.



Your order has been accepted for processing. Please note, that the acceptance of your order does not automatically mean the execution of it. You can view information on the execution of your order in your inbox or the transaction log. The details of the order are as follows:

Stock name: Raif. Kötvény Alap "A"
Fund House: RAIFFEISEN ALAPKEZELŐ ZRT.
Subtype: Predominantly bond mixed fund
ISIN: HU0000702782
Rating: Enyhe kockázat
Last rate: 4.363052 HUF

Amount of assignment: 100,000 HUF
Value Date: 2022.11.29.
Settlement day: 2022.11.30.
Source account: 00000000 -- Main account 0000
Brokerage fee: 200 HUF
Amount of transaction less commission, based on the latest traded price: 100,000 HUF
Transaction id: BIKOZP42064621

> Ok

 Print

What kind of data can be seen in the transaction details function?

Deal ID: It serves to uniquely identify the transaction.

Order date: The date when you enter your order in the system; it may precede the trade date.

Currency of security: Currency in which the investment fund you wish to purchase is issued.

ISIN: ISIN code of the investment fund you wish to purchase.

Account type: Account from which the purchase was made.

Deal type: Type of the given deal; in the case of the purchase or sale of investment fund units always "Fund distribution" will appear.

Deal subtype: The subtype of the given deal is distribution. In the case of the investment funds of Raiffeisen Investment Fund Management Zrt. "RB funds", in the case of Raiffeisen Capital Management investment funds "RCM funds", and in the case of non-Raiffeisen investment funds "external funds" will appear.

Deal direction: It shows whether the given securities are bought, sold or rearranged. Rearrangement can be entered only in the case of specific investment funds of Raiffeisen Investment Fund Management Zrt., and rearrangement through Internet Brokering is not possible.

Status: It shows in which phase the deal is in at the moment. A deal with a "closed" status has been successfully concluded, a deal with a status "**approved** by customer" was given after cut-off time, and will be processed on the next working day only, whereas in the case of a deal in the "**performable**" status settlement has not finished yet, but the order may not be modified any longer.

Quantity: The number of investment fund units you buy or sell. In the case of the purchase of investment funds that are settled not on T day, or the sale of the investment fund units of Raiffeisen Investment Fund Management Zrt., when the transaction is defined in terms of amount, this data will become known only after the settlement of the transaction.

Registration unit: In the case of investment funds, this is always the number of fund units.

Transaction price: In the case of the purchase of investment funds that are settled not on T day, this data will become known only after the settlement of the transaction.

Date of price: The transaction will be settled on the basis of the net asset value calculated for this day.

Tax withheld: Tax is deducted if you have capital gain on the transaction.

EHO withheld: Health care contribution (EHO) is deducted if you have capital gain on the transaction.

Channel: It shows on which channel you gave the order for the transaction.

Method of financial performance: It shows from which account you provided the coverage for the transaction.

Date of financial performance: The date when the transaction was settled financially.

Transaction details

Transaction id:	BIKOZP42064621
Transaction entry date:	2022.11.29.
Value Date:	2022.11.29.
Stock name:	Raif. Kötvény Alap "A"
Stock foreign currency:	HUF
ISIN:	HU0000702782
Trading venue:	OTC
Account type:	Main account
Transaction type:	Alapforgalmazás
Transaction subtype:	Befektetési jegy forgalmazás - RB alapok
Transaction direction:	Vétel
Status:	Teljesíthető
Amount:	0
Recording unit:	DB
Transaction rate:	0
Date of rate:	
Transaction amount:	100,000 HUF
Brokerage fee:	200 HUF
Available balance:	0 HUF
Withheld Health Care Contribution:	0 HUF
Instruction:	Non-advisory
Method of payment (cash account linked to a bank account or a securities account):	Ügyfélszámla
Date of cash settlement:	

[← Back](#)

7. How can I sell investment fund units?

1. Select the investment fund you want to sell.
2. Specify the following data:
 - quantity to be sold
3. Confirm your intention to sell, and sign the transaction.
4. If you need it, print the acknowledgement of receipt.

You can initiate the [sale of investment fund units](#)

› Portfolio statement
› Transaction log
› Subscription of government securities (MÁP+, 1MÁP, PMÁK)
› Buy bonds or government securities
› Sell bonds or government securities
› Buy investment fund units
› Sell investment fund units
› Exchange trading
› Transfer order
› Investment notification

- from the menu on the left,
- or by clicking on the **Sell** button beside the given investment fund in the portfolio statement. If you initiate the sale from the menu on the left, your investment funds that you can sell will appear, as well as the most important information concerning these.

Stock name	Balance	Quantity available for sale	Recording unit	Foreign currency	Last transaction time	Rate	Market value	
Maraton Total Return Befek.A A	2,240,289	2,240,289	DB	HUF	2018.07.12.	1.0001	2,240,513 HUF	<div style="text-align: right;"> Sell Buy </div>



Besides the investment fund units of Raiffeisen Investment Fund Management Zrt. and Raiffeisen Capital Management, you can also buy and sell the units of all other investment funds traded by Raiffeisen Bank.

What information can I see of the investment funds that I can sell?

Security: Name of the investment fund.

Quantity: The quantity of the investment fund units (expressed in number of pieces) that you possess and can sell (that are under your free disposal, i.e. not blocked for example).

Registration unit: In the case of investment funds, this is always the number of fund units.

Latest price: Last available net asset value of the given investment fund.

Total value: Current value of the investment fund units you hold, calculated on the basis of the latest available net asset value, i.e. the product of quantity and the latest price.

From the list you can select the investment fund you want to sell. You can initiate the sale by clicking on the **Sell** button, then the data of the selected investment fund will appear.



If you initiate the sale from the portfolio statement, the sale input screen belonging to the given investment fund will appear immediately.

Sell investment fund units

Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.

You have chosen an investment fund with a settlement date of T+2. Please note that the data specified in relation to the securities includes the last available traded price, and therefore, in the case of investment fund units with a settlement date of T+x (x>0), or orders given outside banking hours involving investment fund units with T-day settlement, the stated price is indicative only. For the details of the transaction, see the transaction log, and for information related to the securities concerned, see the List of Conditions.

Information on the charging of a penalty fee

Please note that in the event of partial or full redemption within 5 banking days from the purchase of the investment fund unit, the bank charges a 2% penalty fee.

Source account: 0000000 -- Main account 0000

Stock name: Raif.Kamat Prémium Rv Ktv Alap

Fund House: RAIFFEISEN ALAPKEZELŐ ZRT.

Subtype: Predominantly bond mixed fund

ISIN: HU0000702758

Rating: Enyhe kockázat

Number of securities available for sale: 10,000 piece

Market value of the securities available for sale: 38,457 HUF

Last rate: 3.84577 HUF

Type of assignment: Piece

Sellable amount: piece

Value Date: 2022.11.29.

Information: The portal will notify you of the precise amount of the default charge.

← Cancel ➤ Next

Data of the investment fund sale are as follows:



Please read in each case the message on the top of the screen, because it includes important information regarding the transaction and its processing.

Source account: the account from which you want to sell investment fund units.

Security: Name of the investment fund.

Fund manager: Institution authorised to manage the investment fund.

Category: Type of composition of the investment fund.

ISIN: International Securities Identification Number. The ISIN codes issued by KELER can be enquired in KELER's website, along with the core data of the securities.

Risk class: Risk class of the investment fund.

Disposable quantity: The quantity of the investment fund units (expressed in number of pieces) that you possess and can sell (that are under your free disposal, i.e. not blocked for example).

Total value of disposable quantity: Product of disposable quantity and the latest price. Current value of the investment fund units you hold, calculated on the basis of the latest available net asset value.

Latest price: Last available net asset value of the given investment fund.

Order type: You can give an order for the redemption of investment fund units in terms of transaction value or the number of fund units. You can give a redemption order in terms of transaction value only if apart from the number of fund units to be redeemed calculated on the basis of the latest price you have an additional coverage of 53.84% from the given investment fund.

Trade date: This is the day on which the transaction will be effected.



Please read and accept the "Key Investor Information—Product Information Brochure".

Click the **Cancel** button to stop the transaction, or click the **Next** button to initiate the sale. Then the **Sale of investment fund confirmation screen appears**.

What is the use of the Sale of investment fund confirmation screen?

Sell investment fund units- confirm



Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.

You have chosen an investment fund with a settlement date of T+2. Please note that the data specified in relation to the securities includes the last available traded price, and therefore, in the case of investment fund units with a settlement date of T+x (x>0), or orders given outside banking hours involving investment fund units with T-day settlement, the stated price is indicative only. For the details of the transaction, see the transaction log, and for information related to the securities concerned, see the List of Conditions.

Information on the charging of a penalty fee

Please note that in the event of partial or full redemption within 5 banking days from the purchase of the investment fund unit, the bank charges a 2% penalty fee.

Warning

You give your order after cut-off time. Your order is accepted on the day of transaction printed on the screen.



You have set the following parameters - please verify. If they are correct, please confirm transaction.

Source account:	0000000 -- Main account 0000
Stock name:	Raif.Kamat Prémium Rv Ktv Alap
Fund House:	RAIFFEISEN ALAPKEZELŐ ZRT.
Subtype:	Predominantly bond mixed fund
ISIN:	HU0000702758
Rating:	Mild risk
Number of securities available for sale:	2,300,332 piece
Market value of the securities available for sale:	10,402,388 HUF
Last rate:	4.522125 HUF
<hr/>	
Type of assignment:	Piece
Amount of assignment:	4,522 HUF
Pieces of assignment:	1,000 piece
Value Date:	2023.10.06.
Settlement day:	2023.10.09.
Brokerage fee:	According to List of Conditions
Amount of transaction less commission, based on the latest traded price:	4,522 HUF
Transaction id:	BIKOZP44976439

< Cancel

> **Modify**

> **Confirm**

Here you can find further supplementary information on the transaction.

Trade date: This date may differ from the date seen in the previous screen in case the cut-off time has expired on the given day. In such case the transaction will be admitted for processing on the next banking day.

Settlement date: The day on which the price equivalent of the investment fund units you want to sell will be credited to your client account. In the case of the investment funds of Raiffeisen Investment Fund Management Zrt., the price valid on the settlement date is used for the calculation of the price equivalent of the investment fund units sold, while in the case of Raiffeisen Capital Management the price is dated is two days earlier than the settlement date.

Commission: Amount of commission charged for the conclusion of the deal.

Amount of transaction net of commission according to latest price: The amount for which you sell your investment fund units.**Deal ID:** It serves to uniquely identify the transaction.

If you find that the data of the transaction are OK, by entering the Password you can confirm your intention to sell. By clicking on the **Modify** button without entering your password, you can return to the input screen, and modify the data of the sale. Click the Cancel button to stop the sale. Click the **Confirm** button to approve the deal. Then the **Sale of investment fund—acknowledgement of receipt screen** appears, informing you that the deal has been admitted to the Bank's system.

Sell investment fund units - confirmation



Warning

I hereby expressly, definitively and irrevocably declare that the Bank has executed my order on the basis of my express instruction and that in the course of the execution of the order by the Bank, I received no investment advice in any form.

You have chosen an investment fund with a settlement date of T+2. Please note that the data specified in relation to the securities includes the last available traded price, and therefore, in the case of investment fund units with a settlement date of T+x (x>0), or orders given outside banking hours involving investment fund units with T-day settlement, the stated price is indicative only. For the details of the transaction, see the transaction log, and for information related to the securities concerned, see the List of Conditions.

Information on the charging of a penalty fee

Please note that in the event of partial or full redemption within 5 banking days from the purchase of the investment fund unit, the bank charges a 2% penalty fee.

Your order has been accepted for processing. Please note, that the acceptance of your order does not automatically mean the execution of it. You can view information on the execution of your order in your inbox or the transaction log. The details of the order are as follows:

Source account: 0000000 -- Main account 0000

Stock name: Raif.Kamat Prémium Rv Ktv Alap

Fund House: RAIFFEISEN ALAPKEZELŐ ZRT.

Subtype: Predominantly bond mixed fund

ISIN: HU0000702758

Rating: Enyhe kockázat

Number of securities available for sale: 10,000 piece

Market value of the securities available for sale: 38,457 HUF

Last rate: 3.84577 HUF

Type of assignment: Piece

Amount of assignment: 19,229 HUF

Pieces of assignment: 5,000 piece

Value Date: 2022.11.29.

Settlement day: 2022.11.30.

Brokerage fee: According to List of Conditions

Amount of transaction less commission, based on the latest traded price: 19,229 HUF

Transaction id: BIKOZP42064786

> Ok

 Print

What is the use of the Sale of investment fund—acknowledgement of receipt screen?

Click on the **OK** button to return to the portfolio statement.

Click on the **Print** button to print the transaction you have initiated.



Please read in each case the notice on the top of the screen, because it includes important information regarding the transaction and its processing.



You can monitor your transaction in the transaction log, and we shall also send you Portal notices on any changes in the status of your transaction.

8. Exchange trading

For the Raiffeisen Online Broker user manual about exchange trading please click [here](#).

9. How can I transfer cash from the client account belonging to my securities account to a bank account?

- › Portfolio statement
- › Transaction log
- › Subscription of government securities (MÁP+, 1MÁP, PMÁK)
- › Buy bonds or government securities
- › Sell bonds or government securities
- › Buy investment fund units
- › Sell investment fund units
- › Exchange trading
- › **Transfer order**

› Investment notification

Select the Transfer order menu option on the left to transfer cash from the client account belonging to your securities account to your bank account.

If you click on the menu option, the transfer order input screen appears.



Please take note that you can give a transfer order to your own account only, you cannot identify the bank account of another customer of ours or an account kept at another bank as the target account.

Data of the transfer are as follows:

Source account: Select the account from which you want to make the transfer.

Currency: Specify the currency in which you want to make the transfer. If the currency is selected, the current balance will appear.

Balance in source account: This is the amount from which you can initiate a transfer.



To give a transfer order in a specific currency, you should have a positive balance in that currency in your client account belonging to your securities account, and should also have an existing bank account in the relevant currency attached to your identifier in the Bank's account-keeping system.

Source account type: Through Internet Brokering you can transfer only from a cash account.

Target account: The amount of the transfer will be credited to this account.

Target account type: Through Internet Brokering you can transfer only to a current account.

Amount of transfer: Enter the amount you want to transfer to your bank account.

Trade date: The date on which the transfer will take place.

Note: You can provide a narrative for the transfer in this field.

Transfer order



Please note that you can only specify your own bank account as a target account. If you wish to make a transfer to another account, you can, of course, do so from your own bank account.

Source account:	12010381-99000164-58000006 -- Main account
Foreign currency:	HUF
Balance of liability account:	9,797,320 HUF
Source account type:	Main account - Magyar forint - Customer account
Target account:	Please select the source account!
Target account type:	Normal bank account
Transfer amount:	<input type="text"/> HUF
Value Date:	2022 . 11 . 29
Comment:	<input type="text"/>

< Cancel

> Next

Click the **Cancel** button to stop, or click the **Next** button to initiate the transfer. Then the **transfer confirmation** screen appears.



Attention: The trade date may differ from the date seen in the previous screen in case the cut-off time has expired on the given day. In such case the transaction will be admitted for processing on the next banking day.

If you find that the data of the transaction are OK, by entering the Password you can confirm your intention to transfer.

Confirmation of transfer order



You have set the following parameters - please verify. If they are correct, please confirm transaction.

Source account: 12010721-99009132-58000006

Source account type: Cash account for the use of investment services

Target account: 12010721-01553745-00100007

Target account type: Normal bank account

Transfer amount: 1,000 HUF

Value Date: 2023.10.05.

Comment:

Transaction id: BIKOZP45008581

< Cancel

> **Modify**

> **Confirm**

By clicking on the **Modify** button without entering your password, you can return to the input screen, and modify the data of the transfer.

Click the **Cancel** button to stop the transfer.

Click the **Confirm** button to approve the transfer; the **acknowledgement of receipt screen** appears, informing you that your order has been admitted to the Bank's system.

Acknowledgement of transfer order



Your order has been accepted for processing. Please note, that the acceptance of your order does not automatically mean the execution of it. You can view information on the execution of your order in your inbox or the transaction log. The details of the order are as follows:

Source account: 12010381-99000164-58000006

Source account type: Cash account for the use of investment services

Target account: 12001008-00183930-00100007

Target account type: Normal bank account

Transfer amount: 100,000 HUF

Value Date: 2022.11.29.

Comment:

Transaction id: BIKOZP42064796

> Ok

 Print



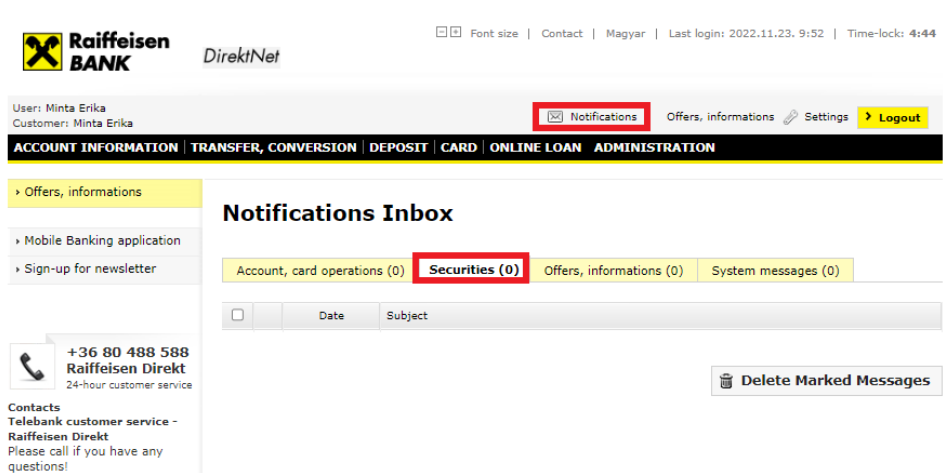
Please read in each case the notice on the top of the screen, because it includes important information regarding the transaction and its processing.

Click on the [Print](#) button to print the transaction you have initiated.

Click on the [OK](#) button to return to the portfolio statement.

You can monitor the status of your transaction in the transaction log, and we shall also send you [Portal notices](#) on any changes in status.

10. Investment notification



The screenshot shows the Raiffeisen DirektNet interface. At the top, the Raiffeisen BANK logo and 'DirektNet' are visible. The user is identified as 'Minta Erika'. A navigation bar contains 'Notifications', 'Offers, informations', 'Settings', and 'Logout'. Below this is a menu with 'ACCOUNT INFORMATION', 'TRANSFER, CONVERSION', 'DEPOSIT', 'CARD', 'ONLINE LOAN', and 'ADMINISTRATION'. The main content area is titled 'Notifications Inbox' and features tabs for 'Account, card operations (0)', 'Securities (0)', 'Offers, informations (0)', and 'System messages (0)'. A table with columns for 'Date' and 'Subject' is present, along with a 'Delete Marked Messages' button. A sidebar on the left contains 'Offers, informations', 'Mobile Banking application', 'Sign-up for newsletter', and contact information for Raiffeisen Direkt (+36 80 488 588).



On any status changes of your securities transactions initiated through Internet Brokering, you will get a message. These messages are updated only in the course of your login!

You can view the content of messages by clicking on the [Notifications](#) icon in the top of the screen. Here select the [Securities](#) tab. Then the list of messages available under [Securities notices](#) will appear.

VII. ADMINISTRATION

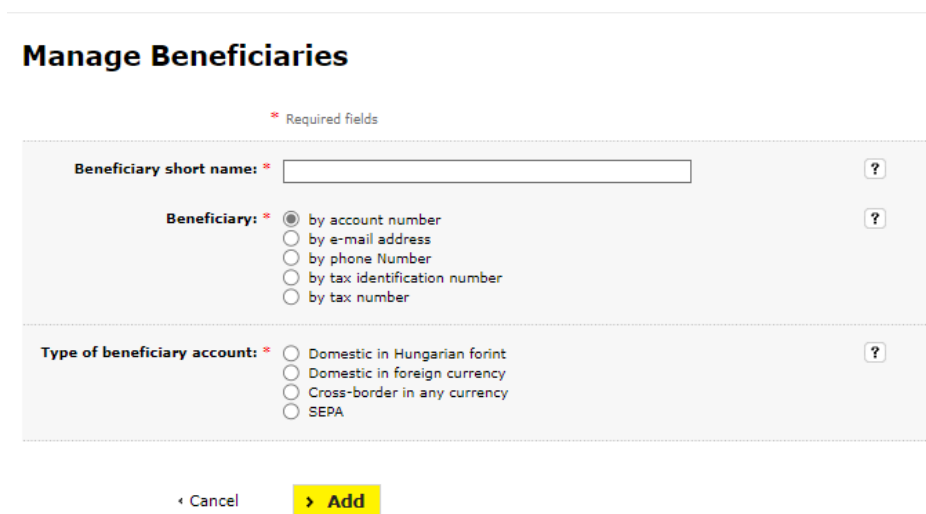
1. Saving the data of beneficiaries

You can save the data of your beneficiaries if you want to, which will enable you to complete the data very quickly when entering an order.

You can find the Beneficiaries menu option in two places:

- in the [Transfer, conversion](#) page, in the menu on the right,
- and in the [Administration](#) page.

If you click on the [Add New Beneficiary](#) button, a form will appear, completing which you can record your new beneficiaries. In this page you can modify as well as delete your partners recorded previously.



The screenshot shows a web form titled "Manage Beneficiaries". At the top, there is a legend: "* Required fields". The form contains three main sections, each with a question mark icon for help:

- Beneficiary short name:** A text input field with an asterisk indicating it is required.
- Beneficiary:** A radio button selection menu with five options: "by account number" (selected), "by e-mail address", "by phone Number", "by tax identification number", and "by tax number".
- Type of beneficiary account:** A radio button selection menu with four options: "Domestic in Hungarian forint", "Domestic in foreign currency", "Cross-border in any currency", and "SEPA".

At the bottom of the form, there are two buttons: a grey "Cancel" button and a yellow "Add" button.

You can save the data of a new beneficiary in the transaction recording form as well. If you mark the Save beneficiary box when entering the order, the beneficiary will be saved when the transaction is signed and sent to the Bank.

Adding a new domestic beneficiary

You can create a new domestic beneficiary on the Add new beneficiary page, by marking the [Domestic in Hungarian forint](#) option.

Short name: The name you enter in this field will appear in the "list of existing beneficiaries".

Beneficiary name: The full, official name of the beneficiary to be shown in the order.

Account number: GIRO account number of the beneficiary of the transfer. This sequence may consist of 2x8 or 3x8 digits.

Adding a new domestic foreign currency beneficiary

You can create a new domestic foreign currency beneficiary on the Add new beneficiary page, by marking the **Domestic in foreign currency** option.

Short name: The name you enter in this field will appear in the "list of existing beneficiaries".

Beneficiary name: The full, official name of the beneficiary to be shown in the order.

Raiffeisen Bank customer: Please check this box if your partner also keeps their account at Raiffeisen Bank.

Account number: Account number of the beneficiary.

Bank's name: Name of the beneficiary's account-keeping bank.

Bank's address: Full address of the beneficiary's account-keeping bank.

SWIFT code: International identification code serving to identify banks. This field must be completed on a mandatory basis.

Manage Beneficiaries

* Required fields

Beneficiary short name: *	<input type="text"/>	?
Beneficiary: *	<input checked="" type="radio"/> by account number <input type="radio"/> by e-mail address <input type="radio"/> by phone Number <input type="radio"/> by tax identification number <input type="radio"/> by tax number	?
Type of beneficiary account: *	<input type="radio"/> Domestic in Hungarian forint <input checked="" type="radio"/> Domestic in foreign currency <input type="radio"/> Cross-border in any currency <input type="radio"/> SEPA	?
Beneficiary's name: *	<input type="text"/>	?
Beneficiary's address		
first row:	<input type="text"/>	?
second row:	<input type="text"/>	
Beneficiary's account: *	<input type="radio"/> Non IBAN format <input type="radio"/> IBAN format <input type="radio"/> Raiffeisen Customer	?
SWIFT code: *	<input type="text"/>	?
Bank name: *	<input type="text"/>	?
Bank address: *	<input type="text"/>	?

< Cancel

> Add

Adding a new foreign beneficiary

You can create a new cross-border beneficiary on the Add new beneficiary page, by marking the **Cross-border in any currency** option.

Short name: The name you enter in this field will appear in the "list of existing beneficiaries".

Beneficiary name: The full, official name of the beneficiary to be shown in the order.

Account number: Account number of the beneficiary.

SWIFT code: The SWIFT code (also referred to as "SWIFT BIC" or "BIC") is an international identification code consisting of 8 or 11 characters that serves to identify the bank of the beneficiary. For example the SWIFT code of Raiffeisen Bank Hungary is: UBRTHUHBXXX.

Bank's name: Name of the beneficiary's account-keeping bank.

Bank's address: Full address of the beneficiary's account-keeping bank.

Target country: Country of the beneficiary's account-keeping bank.

Adding a new SEPA beneficiary

You can create a new SEPA beneficiary on the Add new beneficiary page, by marking the **SEPA** option.

Short name: The name you enter in this field will appear in the "list of existing beneficiaries".

Beneficiary name: The full, official name of the beneficiary to be shown in the order.

Account number: Account number of the beneficiary.

Type of beneficiary: Identify the type of the beneficiary.

2. Settings

Can I give notice via DirektNet if my address has changed?

No; but under the menu **Administration/Settings** by clicking on the **Update correspondence address** button you can find information about what you should do in the case of a change in address.

Can I change my e-mail address via DirektNet?

Yes, under the menu **Administration/Settings** by clicking on the **Update e-mail address** button you can modify your e-mail address.



This function is not accessible for our private banking customers. If you want to modify your e-mail address, please dial phone number **06-80-488-588**, or visit any of our branches.

How can I modify my mobile phone number used for SMS signature?

In case you want to receive the SMS passwords necessary to approve transfers to another mobile phone number, you can select it under the menu **Administration/Settings** from the field **Telephone number for SMS signature**. When starting the next transaction, you will receive your SMS password already to the modified number.



This field only includes the telephone numbers that you have provided previously and are recorded in the Bank's system.

What is the use of mobile notification? Where can I turn it on/off?

By requesting the service, you will get information in SMS on your successful and unsuccessful attempts to log in to DirektNet. This way you can keep track exactly of your DirektNet use. If you request the service, you can identify the fee settlement account, which you can select from the dropdown menu, as well as which telephone number you want to receive the SMS message to.

To turn on the service, under the menu **Administration/Settings** click on the heading **Telephone number for mobile notification**. In the form, at the **I wish to receive SMS notification of DirektNet login** field select yes.

After entering the data, click on the **Save** button. You can also cancel the service here, to do so select **no** for the **I wish to receive SMS notification** field, then click on the **Save** button.

If you do not want to change your data, click the **Back** button to return to the previous page.

How can I change my password?

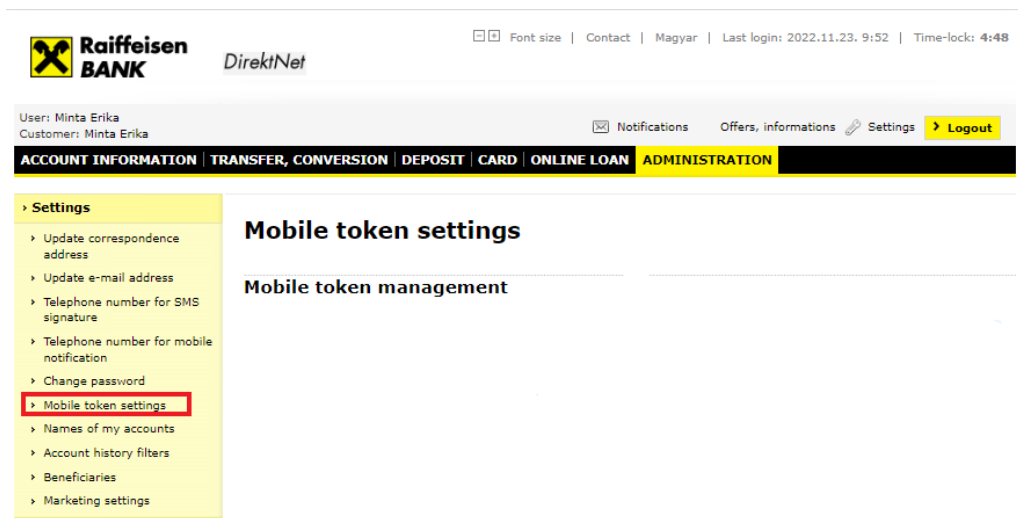
Under the menu **Administration/Settings** click on the heading **Change password**. Enter your old password, then type in your desired new password twice. When you are ready, click on the Save button. If you do not want to change anything, click the Cancel button to return to the previous page.

Mobile Token settings

Content of the Mobile Token management menu

The Bank is entitled to unilaterally change the transaction limit set by the Customer, or is entitled to introduce a Mobile token limit if it detects a suspicion of a fraudulent payment transaction or abuse and hopes to protect the customer's or bank's interest from this measure.

Under the menu option **Mobile Token management** you can see your devices activated so far, manage your rights of access, and set Mobile Token as your default authentication device.



In the Administration menu of the DirektNet internet banking platform, under the new menu option **Mobile Token management** you can see your devices activated so far, manage your rights of access, and set Mobile Token as your default device.

If you do not want to use this authentication method, deselect the default status of the Mobile Token under this menu option.

In such case you will be able to log in with your Password and a one-time SMS code. And you will be able to authenticate your orders in the previous ways; however, optionally you may choose Mobile Token as well.

Below the menu option, you can see your different Mobile Token devices in a table format, arranged according to their status. The status of a device can be either **Active** or **Suspended**. You may suspend, reactivate or delete your Mobile Token devices here as well as in the Mobile App.

This menu option is accessible even if you do not have a Mobile Token, of which you are specifically informed.

3. Requests

Can I request Mobile Banking service via DirektNet?

Yes, you can do so in the [Administration/Requests](#) menu under [Mobile Banking service request](#).

Raiffeisen Mobile Banking offers a convenient and simple solution for the continuous monitoring of your financial transactions.

With our Mobile Banking service—in the form of SMS messages—you can get prompt and exact information on:

To request our SMS service, complete the following form:

Enter your Hungarian mobile phone number, then select the language to be used and identify your fee settlement account.

If you want to use our [Card Info service](#), enter the number of your card, which you may as well name for your own use.

If you request [Account Info service](#), select the account on whose cash movements you want to be notified in the form of SMS.

After entering the data, click on the [Next](#) button.

You can check the data of the request in the new window which appears. If the data are correct, click on the [Send](#) button so that the request for the service will be registered in our system. If you want to modify the data, click on the [Modify request](#) button to return to the data input page.

How can I subscribe for the Raiffeisen newsletter?

Click under the [Administration/Requests](#) menu on the [Sign up for newsletter heading](#).

In this menu you can also modify information related to the Raiffeisen newsletter. After entering the data, click on the [Save](#) button. If you do not want to change the data of the service, click on the [Cancel](#) button to return to the previous page.

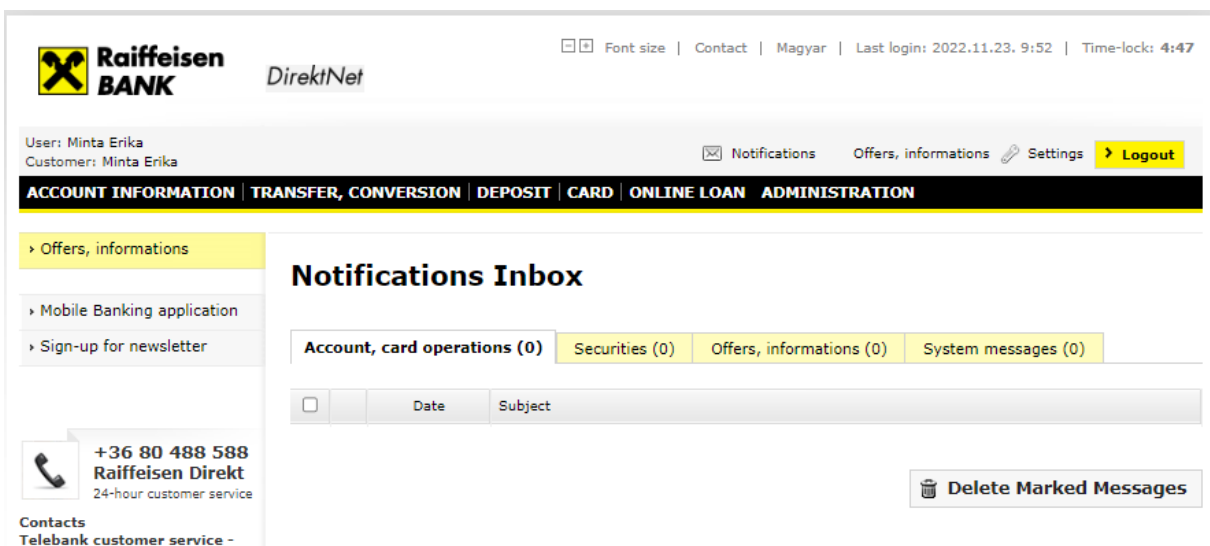
4. Other settings

What is the Notifications menu option, and how can I manage it?

After login, in the **Notifications** field of the main menu the system informs you if you have received a message from the Bank on successful or unsuccessful transactions. In the case of unread messages, the Notifications field is highlighted with a colour, and in parentheses you can see the number of messages received.

If you click on the notifications link, a window appears in which you can see the messages received, arranged by date. You can determine how many notices you want to display per page.

By clicking on the **Delete marked messages** button, you can delete the marked items.



The screenshot shows the Raiffeisen DirektNet user interface. At the top left is the Raiffeisen BANK logo and the text "DirektNet". To the right, there are links for "Font size", "Contact", "Magyar", and "Last login: 2022.11.23. 9:52 | Time-lock: 4:47". Below this, the user's name "User: Minta Erika" and "Customer: Minta Erika" are displayed, along with a "Notifications" icon, "Offers, informations", "Settings", and a "Logout" button. A navigation bar contains "ACCOUNT INFORMATION", "TRANSFER, CONVERSION", "DEPOSIT", "CARD", "ONLINE LOAN", and "ADMINISTRATION". The left sidebar has a menu with "Offers, informations" (highlighted), "Mobile Banking application", and "Sign-up for newsletter". Below the menu is a contact card for Raiffeisen Direkt with the phone number +36 80 488 588 and "24-hour customer service". The main content area is titled "Notifications Inbox" and features a filter bar with "Account, card operations (0)", "Securities (0)", "Offers, informations (0)", and "System messages (0)". Below the filter bar is a table with columns for "Date" and "Subject", and a "Delete Marked Messages" button.

Notifications Inbox

Account, card operations (0) | Securities (0) | Offers, informations (0) | System messages (0)

<input type="checkbox"/>	Date	Subject
--------------------------	------	---------

Delete Marked Messages

VIII. SECURITY

Security information

Internet banking and payment operates at a high level of security, nevertheless it is advisable for customers to get prepared how to avoid fraud attempts and abuses that might cause loss to them.

Virus information

Get safe online

Data security information

Data protection

What can you do to protect your data?

- Distrust any e-mail/SMS or telephone call that asks you to check, send or hand over your personal banking identification data! Please take note that Raiffeisen Bank does not send e-mails to its customers with links pointing at login sites used for internet banking, and never asks for their identifiers in e-mail. Please never respond to such requests, but notify our Raiffeisen Direkt call centre immediately!
- Our call centre staff may ask you only to provide your internet banking ID, but not your password. If you find a call to be suspicious, rather hang up or break the telephone connection, then call the familiar telephone number of the call centre, published in the Bank's website, to check the veracity of the call.
- The Bank does not use voice recognition, so please never provide your personal banking identification data over the phone if someone asks for your data under such pretext.
- Enter your internet banking identifier and password only in the login site accessible from the www.raiffeisen.hu address written by yourself in the URL bar of your browser, and do not use any other links!
- When paying with your card online, provide your card data only to real online service providers and web stores! When making a payment, do not save your card data in the site of the web store.
- Protect your computer with a firewall and regularly updated antivirus programs. Cybercriminals obtain your important identifiers and passwords using so-called Trojan malware that install themselves on your computer unnoticed.
- Do not install applications of unknown origin or that are unknown to you on your telephone or computer, and never permit remote access for unauthorised persons to your equipment.

If you have already provided your internet banking identifiers or card data in a platform suspicious of abuse, ban these as soon as possible through our call centre at phone number **+36 80 488 588**.

If you lose a mobile device in which you have stored your data necessary for internet banking or your card data, we recommend you to ban these as soon as possible through our call centre at phone number **+36 80 488 588**.



Protect your data!

Recommendations for the security of your computer

Download available upgrades and fixing patches developed for the operating system and browser you use (we recommend you to replace your Windows XP or Windows 7 operating system, because these are no longer supported, therefore exposed to threats), and install the same. (Activate the automatic update function, if possible!)

Adjust the data security settings of your browser to a high-degree security level, if possible, so that it will warn you during use before opening any harmful content.

Use of antivirus programs

Use an antivirus program, and update it regularly. It is recommended to use a computer equipped with antivirus software having up-to-date virus descriptions, and use the automatic update function! Do regular virus checks by means of your software!

We recommend the following antivirus software:

www.avast.com

www.kaspersky.hu

www.nod32.hu

www.mcafee.com

www.symantec.com

(Any and all liability of the Bank related to the use of antivirus software is excluded. All obligations and responsibility arising from the use of the software program shall be borne by the User.)

Use of firewalls

Programs including hidden programs, harmful programs camouflaging themselves as useful applications, and programs including virus and spy software may be installed on your computer from the internet (e.g. free software downloads). These programs and their developers are able to access non-public, even secret data stored in your computer. So-called Trojan programs capable of forwarding the data typed in through your keyboard (IDs, passwords, etc.) to unauthorised parties may as well be installed on your computer. Therefore—besides using an antivirus program—you are recommended to install firewall software as well in order to prevent the installation of such programs on your computer. It is true of firewall protection as well that it can function optimally only if the program is continuously updated, at the frequency recommended by the manufacturer.

Install firewall software, and update it regularly. We recommend using the following firewall software:

www.zonealarm.com

www.kaspersky.hu

www.pandasoftware.com

www.symantec.com

www.sygate.com

www.agnitum.com

(Any and all liability of the Bank related to the use of firewall software is excluded. All obligations and responsibility arising from the use of the software shall be borne by the User.)



Use a safe internet connection



Never bank on a public Wi-Fi network!

If you connect to the internet via a router, and you can change its settings, it is reasonable to take the steps described in the manual of the equipment, depending on the equipment type.

Change the default password of the router, and switch on the built-in firewall function (if it has any). It is recommended to regularly update the firmware ensuring the operation of the router.

If you use a wireless router, further settings are also needed. Switch on the encryption of the connection, and apply WPA/WPA2 encryption. The password should include lowercase and

uppercase letters, numbers and special characters, and should be 16 characters long if possible.

It is a security-enhancing factor if you use a fixed IP address, activate MAC filtering, and permit access to the router for your own computer only.

Security recommendations concerning mobile devices

Mobile devices—smartphones, tablets and any other device connected to the internet—are exposed to abuse. Therefore we recommend the following in the interest of the security of your mobile devices:

- Use a sufficiently strong PIN code or biometric identifier to unlock your mobile device, and set the automatic lock screen function.
- Do not store any personal data (card number, PIN code, bank account number, login ID/password) on your device or on the memory expansion card either.
- Install applications only from official sources (Google Play, Apple Appstore, Windows Market) on your device.
- Do not install applications of unknown origin or that are unknown to you on your telephone or computer, and never permit remote access for unauthorised persons to your equipment.
- Do not use rooted or jailbroken devices, because the manufacturer's defence mechanism is eliminated with the breaking.
- It is recommended to use the built-in protection at a high level, and use antivirus software downloaded from an application appropriate for your mobile device.
- If it is supported by the operating system of your device, we recommend encrypting the data stored in your hard drives.

Protection of personal codes and card data

Take care of your personal codes and card data. **Do not tell anyone your internet banking activation code** received from the Bank, or your password chosen after the activation of the service! Do not make any notes (even on your computer or mobile devices) that—if acquired by unauthorised parties—would make it possible for someone else to log in to the system in your name!

Preferably **choose online card payment in web stores** where you have to provide card data **through some bank's site**. This way the data will get to the Bank via a safe connection, and the operator of the web store will not get to know these.

It is recommended that you **check whether the web store is "real" or not**. It is suspicious if there is no data protection policy or general terms & conditions in the website (covering the

protection of personal data, and determining the major terms of the purchase, e.g. payment, shipping, complaints).

Choose a suitable password

Make an effort in each case to provide a password that cannot be linked to you, i.e. cannot be simply decoded (e.g. do not choose, if possible, the name of your favourite pet or a simple ascending series of numbers as a password). Remembering a strong password is harder, but it provides a larger degree of security. When determining the password to be used for internet banking, it is mandatory to use both lowercase and uppercase letters, and numbers, and special characters are recommended with a view for greater security. It is recommended to use biometric identification for your mobile device, if it is supported by the device, and furthermore to use secure password storage software to remember passwords. Never tell your password to third parties, or to a financial service provider. **The Bank will never ask you to give us your password!** Never write down your password, and do not save it to your computer or mobile device, and never store the passwords necessary for internet banking in the browser.

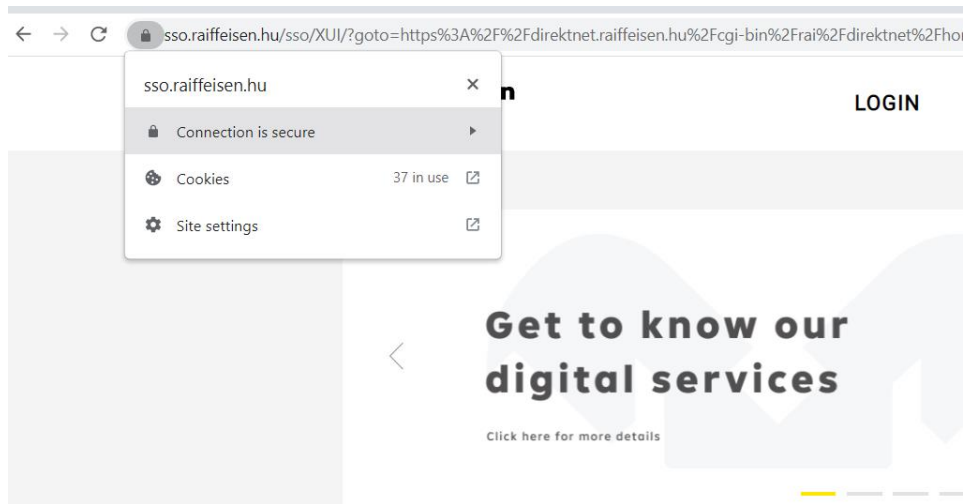
Safer internet banking

Before you start banking, it is worth taking some steps that enhance security.

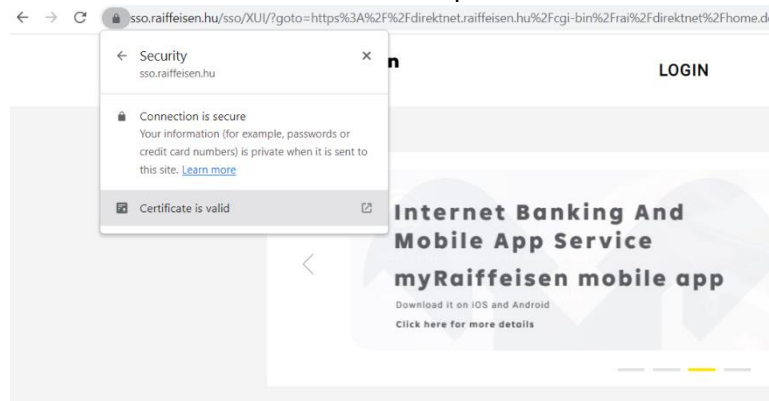
- Always open a new browser for banking.
- After opening the browser, enter the Bank's URL (www.raiffeisen.hu) manually in each case. **Never click on a link provided in an e-mail or in another website**, because you might become the victim of a phishing attempt.
- Observe the rules concerning passwords.
- Check the authenticity and coding of the website.

The basic condition for safe internet banking is to make sure that you are really trying to login on the Bank's login interface. You can check this as follows:

1. After loading the login page, click on the padlock in front of the title bar, then click to the 'Connection is secure' menu item.



2. Then select the 'Certificate is valid' menu and open the certificate data:



3. In the 'Certificate viewer', the parts that are framed by red show that the page is owned by Raiffeisen Bank and that the certificate is valid.

Certificate Viewer: sso.raiffeisen.hu ×

General Details

Issued To

Common Name (CN)	sso.raiffeisen.hu
Organization (O)	Raiffeisen Bank Zrt.
Organizational Unit (OU)	<Not Part Of Certificate>

Issued By

Common Name (CN)	Zscaler Intermediate Root CA (zscaler.net) (t)
Organization (O)	Zscaler Inc.
Organizational Unit (OU)	Zscaler Inc.

Validity Period

Issued On	Saturday, March 18, 2023 at 7:30:02 AM
Expires On	Saturday, April 1, 2023 at 8:30:02 AM

Fingerprints

SHA-256 Fingerprint	3E 81 ED 41 F2 AF 7D AD A0 B5 33 2D C6 88 16 8E C9 9F F7 3E F9 20 3C 80 88 76 31 EC 57 FD F9 65
SHA-1 Fingerprint	9C E4 95 1A 15 EB 68 9C 2C 24 89 7D 6F 89 25 A2 F4 4E 08 17

- Do not allow your internet browser to remember your password! If your internet browser offers you to automatically remember your password (which means that the browser will save the password belonging to the given website, therefore next time you do not have to type it in again), do not permit your password to be saved in the login page of the internet banking platform!
- Do not exit the internet banking platform by closing the browser, but through the Logout button!
- We furthermore advise you against doing online banking via public internet networks or devices (e.g. unsupervised shared computers of libraries, bookstores or educational institutions).
- During internet banking do not resend to anyone the URL (link) appearing in the top bar of the browser with a view for the security of your data!

Application for Raiffeisen Mobile Banking service

With the Raiffeisen Mobile Banking service you can request a prompt SMS message on each and every banking transaction (e.g. debit and credit card transactions, successful and unsuccessful logins to the internet banking platform) to your mobile phone.

Deceptive e-mails, websites, viruses

Data phishing

Sent with the intention to deceive, such e-mails/SMSs seem to come from the Bank, but in fact are sent by impostors with the purpose of obtaining the customers' data and codes (internet banking or telephone banking ID, password, card PIN). The link sent in the letters/messages will lead you to a fake internet site confusingly similar to the Bank's website. With the fake website they are trying to "phish" the customer ID, password and other confidential data from the customers. Please do not respond to any such request!

How can you recognise fraudulent e-mails, SMSs and websites?

E-mails/SMSs sent with deceptive purposes often call on the customers to provide or update their data urgently, and may even formulate some threat as well (e.g. "If you don't give us your data, your account will be blocked"). The link sent in deceptive e-mails leads to a fake website, where they request the customers' data. Check the authenticity of Raiffeisen Bank's internet site!

Signs of a fake website:

- the bottom bar or the top URL bar of the browser fails to include a small padlock icon showing the existence of a secure connection
- the domain name in the URL bar is incorrect, e.g. raiffeisenhu.com
- the site requests your telephone banking identifier as well (not in each case)

Signs of an original website:

- the bottom bar or the top URL bar of the browser includes a small padlock icon showing the existence of a secure connection
- the domain name in the URL bar is correct: www.raiffeisen.hu
- the site does not request your telebanking identifier

The small padlock sign symbolising secure connection indicates that the connection is established in an encrypted channel protected by secure SSL technology. If you click on the icon, you should see the following information:

Voice phishing (vishing)

For the purpose of transaction reconciliation, our call centre staff may ask you only to provide your internet banking ID. Even in such case only executed transactions are confirmed. The Bank never asks you to give your approval with the Mobile Token and/or in SMS for the reversal of a transaction you do not acknowledge or its transfer to an omnibus account. Never disclose your card data or banking IDs to third parties, even if you are requested to do so with any kind of threat, e.g. if you fail to provide your data, your unacknowledged transaction cannot be reversed.

Whatever may put your computer at risk?

Trojans

It may occur that impostors ask you in e-mail/SMS to download by clicking on a link sent to you—even if you do not answer the letter—“some application”, in fact harmful software and viruses, to your computer, which will try to block your antivirus and firewall programs.

Trojans are installed on your computer unnoticed, and will get important information (customer IDs and passwords). They will send the obtained data to tricksters, who use these to perpetrate frauds. Most antivirus programs are able to detect and remove Trojans. Therefore it is strongly recommended to keep the security applications of your computer (antivirus program, firewall, etc.) up-to-date, and use these regularly.

Pharming

If tricksters manage to modify the settings of the customers' computers (by means of viruses), they can even redirect visitors to a fake website. Important! In the case of a real banking website, the bottom bar or the top URL bar of the browser includes a small padlock icon showing the existence of a secure connection.

Security elements of internet banking

Raiffeisen Bank has developed internet banking at the highest security level possible. At the same time it is also ensured that security requirements and the information and operations required of the customer are not to the detriment of usability.

1. Internet banking is built up dynamically—thus the security logic cannot be reverse engineered.

To use internet banking you only need an internet browser, and you do not need to install further programs or use other applications. The pages of the internet banking platform are built up by the Bank's web server dynamically, therefore it is not possible to reverse engineer the bank security logics applied.

2. The Bank's systems are equipped with multiple firewall protection.

The duty of the Bank's firewalls is to protect the Bank's systems and the data of the customers, and detect any unauthorised access. The multilayered firewall system of Raiffeisen Bank provides the highest security level.

3. When using internet banking, communication takes place in an encrypted channel.

When you access and use the Bank's internet sites, instead of normal http a https secure connection is built up between the customer's computer and the Bank's web server. The data transported in the channel secured by TLS1.2 technology are encrypted using a 256-bit-long key. The key necessary for the encryption has been authenticated for Raiffeisen Bank by NetLock Kft., a security certificate issuer acknowledged in Hungary.

4. Time limit

The security of use is further enhanced by the fact that if you do not use internet banking for a specific period (the browser window is inactive, or no active transactions are taking place), the system will automatically exit you.

5. Prevention of simultaneous logins

In the course of internet banking, it is impossible to log in simultaneously from several computers or mobile devices with the same identifier. Therefore even if as a consequence of the user's carelessness their identifier and codes are obtained by unauthorised parties, it cannot happen that in parallel with the customer someone else may also log in and access their accounts. Moreover, if the customer is in a logged in status, and during this time someone else wishes to log in from another computer in the customer's name, both parties will be immediately notified to this effect, and the system will block the execution of any further transactions, and log out the user.

6. Display of latest login time

To monitor the use of internet banking, upon each successful login you can check in the window showing the list of notices the date and time of the latest successful login.

7. Change your password periodically

You must change your password chosen for the service every 365 days on a mandatory basis, and the system will automatically request you to do so. You can of course change your password at any time.

8. Password protection

If you enter your password three times erroneously when logging in to the internet banking platform, the system will temporarily (for 24 hours) block the system, preventing any unauthorised parties from giving transaction orders in your account.

9. IP addresses are recorded

The Bank records the data of all computers connected to the internet that launch requests towards the Bank's web server, assisting the detection of any potential unauthorised access.

10. SMS notification on DirektNet login

By means of the DirektNet login SMS notification service you may get prompt notice on all successful and unsuccessful login attempts carried out with your identifier. You can request/modify/cancel the service in the DirektNet platform using the User profile /Account holder details screen.

The fees payable for the service are available in the Bank's List of Terms & Conditions from time to time in effect.

We shall send you automatic messages on the following:

- Successful logins
- Unsuccessful login attempts
- Third unsuccessful login attempt
- Cancellation of DirektNet login SMS service

11. Signature devices

Signature password: Only the user should know the signature password, and may change it at any time after login to the Bank's system.

SMS: For the approval of outgoing transactions launched in the internet banking platform, the Bank sends one-time passwords (immediately when the transaction is started) in SMS to the mobile phone number provided by the user. You can start the transaction by typing in the SMS code. The SMS code is a one-time, time-limited password.

HARDWARE TOKEN: Device generating one-time passwords using which you can sign and authenticate your online transfers.

MOBILE TOKEN: For DirektNet internet banking login and signature, besides your Direkt ID you can use a software-based Mobile Token (PIN code, fingerprint or iOS face ID function) as well instead of the Password (or Hardware Token).

If you have access to several payment accounts (as an account holder or authorised representative), you can log in with any Direkt ID belonging to these, and view all accounts you are authorised to access.

Personalised offers

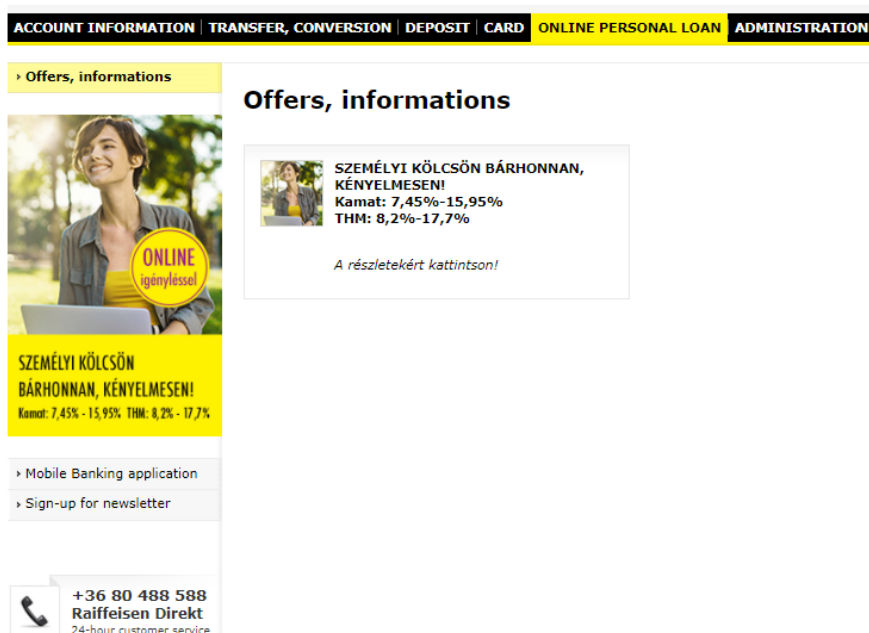
Can I order the Bank's offers through DirektNet?

Through DirektNet, Raiffeisen Bank may occasionally inform you of its personalised offers. [By clicking on the image of the advertisement appearing after login, you can read more information.](#) You can close the image (that will vanish by itself within a few seconds) by clicking on the yellow "x" visible in its upper right corner.



You can also find current offers at the bottom of the main screen of DirektNet ([Accounts overview](#)). By clicking on the image that appears here, you can get to the offer details page.

You can view our offers prepared for you by clicking on the option [Promotions, offers](#) of the top grey menu bar as well.



You may as well launch ordering the offered service in these pages. After entering the data, click on the **Order** button, and finalise your request by clicking on the **OK** button.

B) MYRAIFFEISEN PORTAL

A new platform of the Bank, it is designed to make it easier for Users to access the services and information relevant to them, while also providing internet banking functions. Its functions are continuously expanded, and the available functions are disclosed in the Bank's myRaiffeisen portal Announcement.

This user guide has been prepared to facilitate the use of the system.

If after reading this guide you should have further questions concerning the use of the myRaiffeisen portal, please call **our customer service line Raiffeisen Direkt** at phone number

06-80-488-588

toll-free within Hungary.

Benefits of the myRaiffeisen portal

Through the Portal, you can

- view your current bank account balances, transactions and cards, as well as your existing products and services from anywhere, anytime,
- access the Bank's digital services easily, in one single place,
- view the Bank's current offers,
- as well as view useful information content compiled for the users.

The myRaiffeisen portal is optimised for desktop and mobile browsers:

- **Google Chrome: 81.0+**
- **Mozilla Firefox: 85.0+**
- **Safari: 13.0+**
- **Microsoft Edge: 87.0+**
- **Opera: 73.0+**
- **Internet Explorer - not supported**

We also recommend you to upgrade your operating system to one of the last two major versions (in the case of Android, to any one of the versions issued during the last three years). **We do not support display from Windows XP operating systems.**

We are committed to provide myRaiffeisen portal as a web-accessible platform, in order to utilize the already available accessibility developments we recommend you to open myRaiffeisen portal in Google Chrome browser.

Internet connection is required to use the functions of the myRaiffeisen portal.

I. GETTING STARTED

1. Application and login

You need not file a separate application to access the myRaiffeisen portal; if you have a Direkt ID or a Digital Channel ID for any of the Bank's Electronic Channels, the Portal will also be available to you automatically.

For more information, see Part A) **Raiffeisen DirektNet, Chapter I. Getting started, Section 2. Activation and security** of this manual.

To log in, enter your Direkt ID or Digital Channel ID in the website **my.raiffeisen.hu**.

For further steps, see Part A) **Raiffeisen DirektNet, Chapter I. Getting started, Section 3. Login to DirektNet** of this manual.

Terms of Use and Privacy Policy

After the first login, the Terms of Use and the Privacy Policy will be displayed. Upon your first time here, you need to read through the marked information documents, which you can indicate by ticking the relevant box. After ticking the box, click on the Accept button to enter the myRaiffeisen portal home page.



If you do not wish to accept the information documents, press Go to DirektNet, and you will be taken to the DirektNet home screen as usual.



Terms and Conditions and Privacy Policy

Please carefully read the documents. By accepting the documents below, their content becomes part of a framework agreement on financial services between you and the Bank.

- I understand and agree to the Terms and Conditions
- I understand and accept the Privacy Policy Guide
- I understand and The risk of granting access to the authorised representative

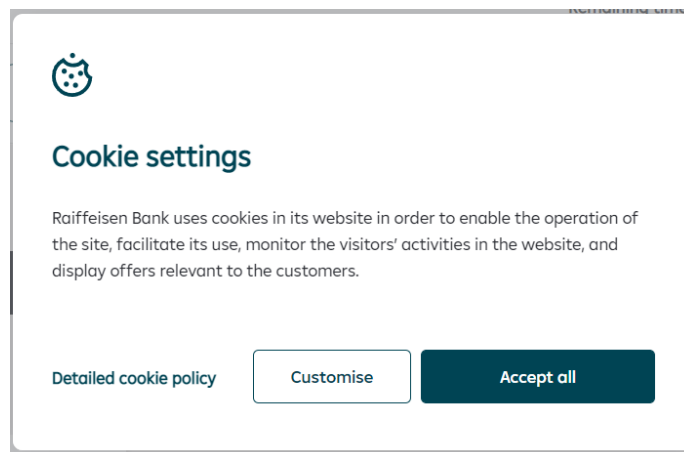
Accept

Cookie settings

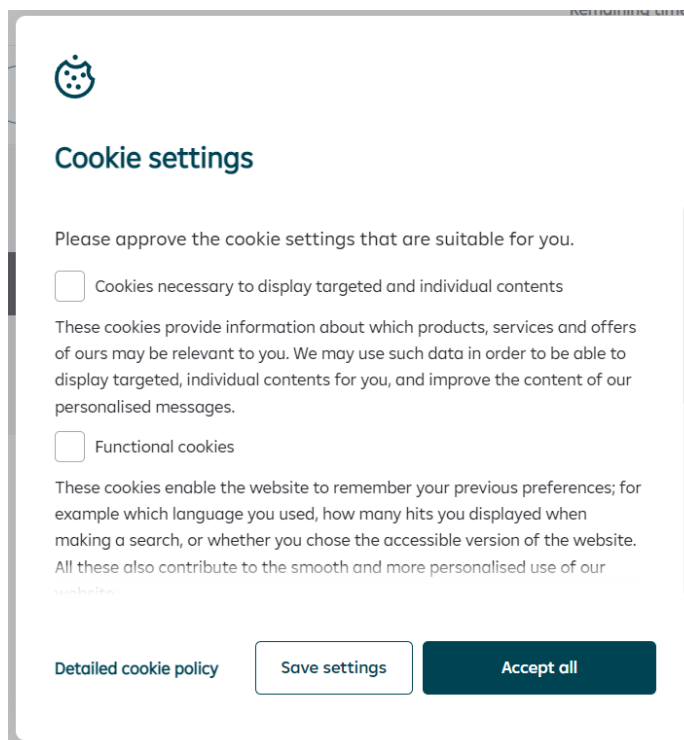
When you navigate to the Bank's websites, a little file called "cookie" will be saved to your IT or mobile device (e.g. computer, laptop, tablet, mobile phone, hereinafter the "device"), which may serve several purposes.

Some of the cookies used by the Bank are indispensable for the proper operation of the site, whereas others collect information on the use of the website in order to make the site even more convenient and useful. Some of the cookies are temporary only, and will be deleted when you close your browser, whereas there are also long-standing versions that will remain in the device for a longer period.

You can enable or customise cookies after logging in.



The screenshot shows the initial 'Cookie settings' dialog. It features a cookie icon at the top left. The title 'Cookie settings' is in a dark blue font. Below the title, a paragraph explains that Raiffeisen Bank uses cookies for site operation, usage monitoring, and displaying relevant offers. At the bottom, there are three buttons: 'Detailed cookie policy' (a text link), 'Customise' (a white button with a dark border), and 'Accept all' (a solid dark blue button).



The screenshot shows the 'Cookie settings' dialog in its customization phase. It starts with the same cookie icon and title. Below the title, it asks the user to 'Please approve the cookie settings that are suitable for you.' There are two options, each with an unchecked checkbox: 'Cookies necessary to display targeted and individual contents' and 'Functional cookies'. Each option is followed by a short explanatory paragraph. At the bottom, the buttons are 'Detailed cookie policy' (text link), 'Save settings' (white button with dark border), and 'Accept all' (solid dark blue button).

2. Services, access

Available features and services

You can access the following functions in the myRaiffeisen portal:

- **Authorise login** with Mobile Token, Hardware Token or Password+SMS authentication
- View **account balance** and **account information**
- View **transaction history**
- **Search** in transaction history (for the last one year)
- View **debit and credit card data**
- **Card limit modification** (for customers with independent signing rights)
- **HUF Resend**
- **Transfer to own account**
- **Online Purchase**
- **Language selection** (Hungarian and English)
- View your **user profile**
- Switch between **roles**
- **Apply for personal loan for retail and premium customers** with redirection to the Online Personal Loan platform (szemelyikolcson.raiffeisen.hu) – in Hungarian
- **Apply for overdraft for retail and premium customers** with redirection to (bankszamlahitel.raiffeisen.hu) – in Hungarian
- **RaiConnect service for contracted premium customers** with redirection (raiconnect.raiffeisen.hu)
- **Access to DirektNet internet banking platform** (direktnet.raiffeisen.hu) with redirection
- **ATM and Branch locator** with redirection to website
- **Access to loyalty program for retail and premium customers** (husegprogram.raiffeisen.hu) with redirection
- **Access to VideoBank service for small business customers**
- **PIN2 code request for online card payment** (with redirection to pin2.raiffeisen.hu site)
- **Access to Raiffeisen Online Broker trading platform for customers with Internet Brokering access** (online-broker.raiffeisen.hu) with redirection
- **Chat**
- **Provision of electronic documents** to the Bank's customers via the Documents menu
- **Submission of electronic documents** to the Bank via the Documents menu
- **Customer data reconciliation – submission of renewed personal document** to the Bank online
- **Password change**
- **Apply for certificate** to small business customers and private companies who have Annual Net Sales under HUF 398 million – in Hungarian

For the actual list of functions please read the Announcement, which you can access [here](#).

Access privileges

The myRaiffeisen portal is available to Customers who meet one of the following criteria and have an **activated Digital Channel access**:

- you are a retail, premium banking or private banking account holder **with a bank account held with Raiffeisen Bank Hungary and have DirektNet access**
- you have signature authority (act as a proxy) over a retail, premium banking or private banking account held with Raiffeisen Bank Hungary, **and have DirektNet access**,
- you are a retail, premium banking or private banking account holder **with a main card issued by Raiffeisen Bank Hungary**,
- you **have an additional card issued by Raiffeisen Bank Hungary** and linked to the bank account of a retail, premium banking or private banking customer,
- as a representative authorised to operate the bank account kept at Raiffeisen Bank Hungary of a small business or private company Customer (registered on the signature card of the company), you have DirektNet and/or Raiffeisen Pay access,
- as a person not authorised to operate the bank account kept at Raiffeisen Bank Hungary of a small business or private company Customer (not registered on the signature card as an authorised representative), you are authorised to input data in respect of the Raiffeisen DirektNet service,
- as a representative authorised to operate the bank account kept at Raiffeisen Bank Hungary of a small business or private company Customer (registered on the signature card of the company), you have a business card issued by Raiffeisen Bank

3. Customer Profile selector

The meaning of Customer Profile selector

In case you have more two or more rights of access either as an account holder or as an authorised representative, you can log in with any activated Direkt ID of yours, and access all active accounts you are authorised to access.




If you have more than one Direkt IDs (for example as an account holder, or an authorised representative), when signing an order you should always enter your password used for the given access, to which your attention will be called in a red message displayed in the screen.


With the Mobile Token you can conveniently and simply authenticate your orders linked to each access of yours.

Access to and content of the Customer Profile


Where can I find my customer profiles selector?

After login to the Portal, you can open the relevant customer profile by clicking on the Customer's name in the top left corner. Then you can choose from your different accesses in the dropdown window.

Logged in as **Minta Erika** > Remaining time: 3:55 minute(s) 

 **Raiffeisen Bank** Transactions My Products Offers, products Documents More

If you have multiple accesses, but their number does not exceed five, then click on the Customer's name, you can choose from the drop-down list which Customer you wish to act on behalf of.

Logged in as **Minta Erika** > Customer Identifier Status Remaining time: 2:49 minute(s) 

Customer	Identifier	Status	Offers, products	Documents	More
<input checked="" type="radio"/> Minta Erika Owner	Direct Identifier 53173802	active			
<input type="radio"/> Minta KFT. Trustee	Direct Identifier 81932405	active			

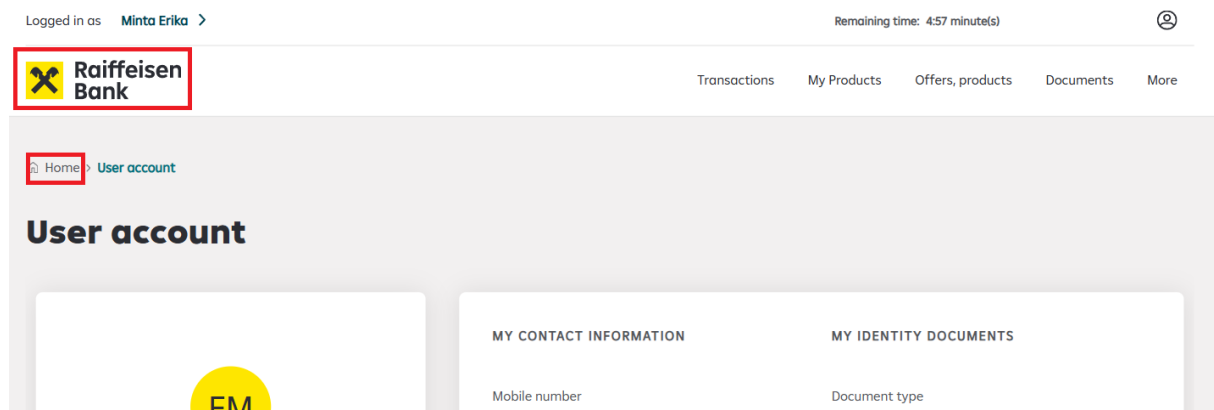
If you have more than five accesses, clicking on the Customer's name will open a full-page Customer profile selector. In this, you can view your accesses of different types - if you have them - in a separate column. Among the accesses, you can also choose on whose behalf you want to act using the search bar located at the top.

Content of the customer profile selector

- **Customer:** The Customer is the person on whose behalf you can take action. By clicking on the Customer's name, you can open the Customer Profile selector window, if you have several accesses.
If you have only one right of access, the name of the Customer is inactive, and you cannot click on it.
- **Role:** The type of right you hold over the account that appears under the Customer's name in the case of accesses available with the Direct ID.
- **Direkt ID:** The Direkt ID belonging to the given access.
- **Electra ID:** The Electra ID belonging to given access, with select it you will be redirected to the myRaiffeisen Business portal.
- **Status:** It shows the status of the given access in the case of accesses available with the Direct ID.

4. Accessing the home page

If you would like to return to the home page from any sub-page of the Portal, you can do so by clicking on the Raiffeisen Bank logo, or by clicking on the Home page where the navigation path is displayed.



The screenshot shows the Raiffeisen Bank user account page. At the top, it displays "Logged in as Minta Erika" and "Remaining time: 4:57 minute(s)". The Raiffeisen Bank logo is highlighted with a red box. Below the logo, there are navigation links: "Transactions", "My Products", "Offers, products", "Documents", and "More". The main content area is titled "User account" and features a navigation path: "Home" (highlighted with a red box) and "User account". Below the title, there are two main sections: "MY CONTACT INFORMATION" and "MY IDENTITY DOCUMENTS". Under "MY CONTACT INFORMATION", there is a "Mobile number" field. Under "MY IDENTITY DOCUMENTS", there is a "Document type" field. A yellow circular icon with the letters "EM" is visible in the bottom left corner of the main content area.

II. HOME

1. Header, Menu and Footer

In the Portal's Header and Menu you can find:

- the Customer Profile selector, which you can read more about in Part B) myRaiffeisen portal, Chapter I. Getting started, Section 3. Customer Profile selector
- display of the Remaining time (max. 5 minutes), which you can extend at any time during the session by clicking on the countdown timer (Attention! When the time runs out, the system will automatically exit you for your safety)
- the Profile menu, described in detail in Part B) myRaiffeisen portal, Chapter III. Profile of this manual
- the Raiffeisen Bank logo, which allows you to navigate back to the Portal home page at any time
- as well as the menu bar and the menu items
- Menu items in the menu bar that correspond to functions not yet available on the Portal will redirect users to the appropriate functions in DirektNet.

Logged in as [Minta Erika](#) >

Remaining time: 4:51 minute(s)



[Transactions](#)

[My Products](#)

[Offers, products](#)

[Documents](#)

[More](#)

In the Portal's Footer the following information is available:

- Contact details, in case you would like to contact the Bank
- Consumer protection information
- News and information about the Raiffeisen Group
- Links to the Bank's news, general terms & conditions and disclaimers
- Links to the Bank's social media pages, and links for the download of the myRaiffeisen mobile app

CONTACT

[Branches and ATMs](#)

[Booking appointment](#)

[Send email](#)

[Request a callback](#)

TELEPHONE:

+36 80 488 588

CONSUMER PROTECTION

[Complaint](#)

[Data protection](#)

[Consumer protection information \(HU\)](#)

[Deposit insurance](#)

[Financial customer protection](#)

[Online report for securities accounts \(HU\)](#)

RAIFFEISEN GROUP

[Raiffeisen Bank](#)

[RB Service Center \(HU\)](#)

[Raiffeisen Investment Fund Management](#)

[Raiffeisen Corporate Leasing \(HU\)](#)

[Raiffeisen Insurance Broker \(HU\)](#)

[Raiffeisen Bank International](#)

QUICK LINKS

[News](#)

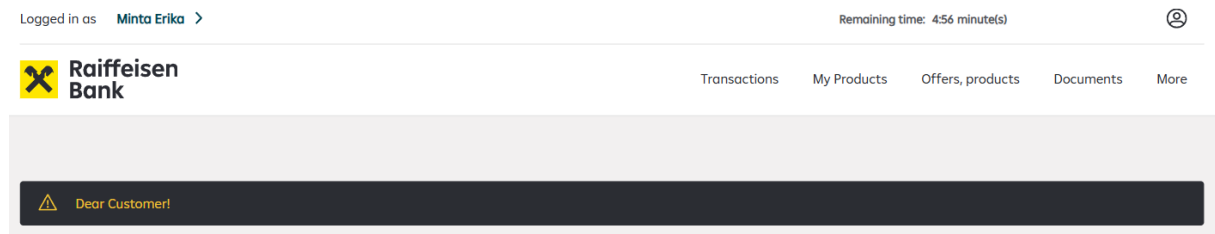
[Business Conditions](#)

[Legal declarations](#)

[Imprint](#)




If the Bank wishes to publish an important message for Customers in connection with the Portal (for example, advance information on expected system maintenance), you can read about it in the black bar directly below the Menu.



2. My Products

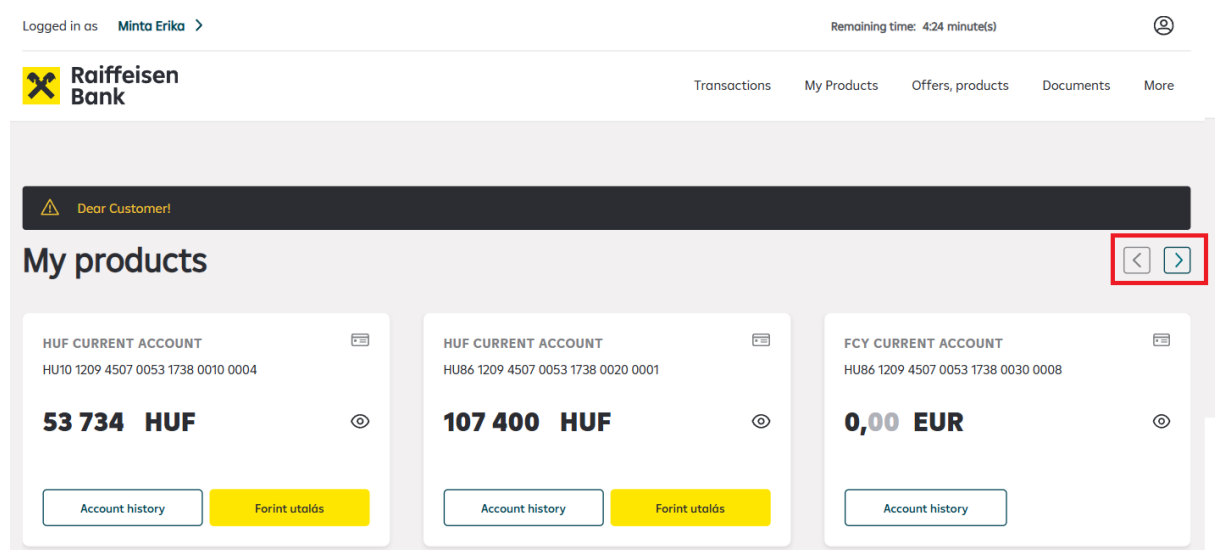
Your bank accounts and their available balances are shown in the My Products section of the home page (the available balance includes any amount available from your credit line as well).

If you would like to hide your balance details while navigating the site, you can do so by using the  icon, and you can make your balances visible again by clicking on the same icon (after a refresh or upon your next login your hidden balances will be visible again).

By clicking on the card representing your bank account you can access your Account data, Account history and your Cards associated with that account without having to click on the menu items belonging to these functions in the Menu.


Click on the View all accounts link in the top right corner of the My Products section to access the List of Accounts function.

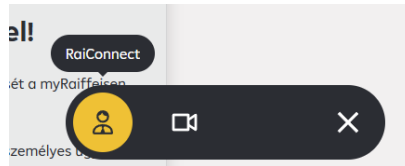
If you have more than three accounts, a right-left navigation arrow will automatically appear, allowing you to scroll through the cards representing your accounts.



3. Floating menu – RaiConnect




Clicking on the  icon in the bottom right-hand corner you can open the Floating menu (which you can close by clicking on the same icon again), where you can access our RaiConnect service (if you are eligible).




4. Raiffeisen VideoBank service



You can access the Raiffeisen VideoBank service by clicking on the icon  located in the bottom left corner (if you are eligible). Through the Raiffeisen VideoBank service, you can manage your business-related matters online via a video call initiated by you, without the need to visit a branch.

5. Services and current offers

In the My Products section you can access the offers and useful information displayed for you, as well as the various banking applications (e.g. Online Personal Loan, Branch Locator).




Housing loans with 0 HUF initial fees

APR: 8,51%-10,24%

Apply for Raiffeisen Housing Loan until October 31, 2022 and avoid fees related to the borrowing process.

[Read more](#)



Personal Loan from your home

APR: 14,3%-24,3%

Personal Loan can be requested online in a quick and simple way. From 300,000 HUF to 5,000,000 HUF, for free purpose and with fixed instal...

[More information](#)

Customer data reconciliation

It is advised to check the expiration of your personal document.

If the document has been renewed but has not been presented to our bank, please complete the data reconciliation, which you can do quickly and easily on this platform.

[Start data reconciliation >](#)

Useful information

Please click on the following links to access useful content and information.


- [Branches and ATMs >](#)

Housing Loans

Many questions occur while we are looking for a new home. Many questions which to be considered carefully in order to find our new home (details are available in Hungarian)

[Housing loan calculator >](#)

Useful information for bank card services



Secure online payment with your bank card

The Bank provides the myRaiffeisen application free of charge for all cardholders. Using the application, cardholders can approve their onl...

[Read more information](#)

6. Electronic certificates (only available in Hungarian)

By clicking on the Electronic certificates tile, you can access the certificate request service.

The conditions for Electronic certificate requests about accounts and loans for retail and Private individuals:

- The request for an electronic certificate can be submitted by the account holder.
- The fees for issuing certificates are included in the current Retail Raiffeisen Bank Account, Electronic Services Terms and Conditions List, and for private individuals in the current Terms and Conditions List for privileged private clients.
- We will inform the applicant about the completion of the certificate through a message sent to the email address provided during the request process and registered with the Bank.
- The applicant can view the electronically signed certificates on the myRaiffeisen portal under the Documents menu.

The conditions for Electronic certificate requests for small businesses and Private companies who have Annual Net Sales under HUF 398 million

- The Bank accepts the application for requesting an electronic certificate if the applicant has unrestricted authorization for all accounts.
- The fee for issuing certificates is specified in the current valid List of Terms and Conditions for Corporate Clients or in a separate Fee Schedule signed as an attachment to the Payment Account Agreement.
- The applicant will be informed about the completion of the electronically certified certificate via the email address provided to the Bank.
- The certificate can be accessed on the myRaiffeisen portal under the Documents menu.
- The electronic certificate can be downloaded by the applicant onto their computer at any time and from anywhere.

How to fill out the certificates?

1. Select the type of certificate from the list.
2. To electronically fill out the certificate, click on the "Fill out" button.
3. Enter the necessary information to issue the certificate.
4. General information for filling out:
5. Fields marked with * are required. The field will turn red if not filled out correctly.
6. Contact email address: You can choose from the email addresses registered with the Bank. You can update the email address associated with your personal account on Raiffeisen DirektNet under the Administration/Update Email Address menu. The easiest way to update the email address of your business is through the Raiffeisen VideoBank service or by visiting any Raiffeisen branch with your request for modification.
7. Click the "Submit" button to submit your certificate request.
8. If the submission is successful, a confirmation message will appear on the myRaiffeisen portal.
9. You will receive banking notifications related to the issuance of the certificate to the selected email address.
10. Download the completed, digitally signed certificate from the Documents on the myRaiffeisen portal.

III. SIGNATURE OF ORDERS; SIGNATURE DEVICES

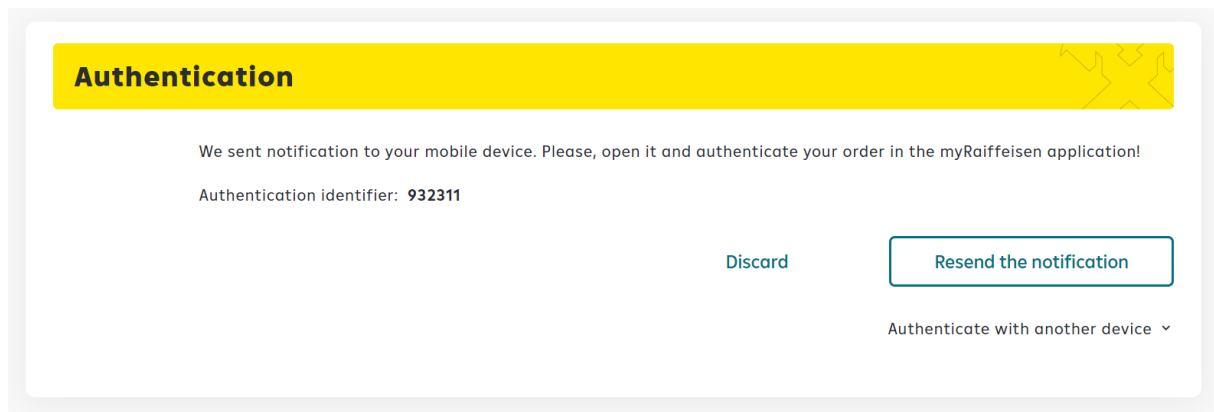
You can use several authentication methods to sign orders:

- Mobile Token
- Password used for login + one-time SMS password

Signing transactions and modifications initiated on the myRaiffeisen portal with **Mobile Token**

By clicking on the Sign button, you will be redirected to the Overview page where you can review the transaction details before signing.

By clicking on the Sign button, you can start the authentication of the transaction.



If push notifications are enabled in the myRaiffeisen mobile application, the process is as follows:

1. You receive a push notification on the approval of login to your mobile device.
2. Pressing the push notification, you can view the details of the Transaction. If the data are correct, approve (authenticate) the login with the **Sign** button.
3. You have 1 minute to approve orders initiated in myRaiffeisen portal. The time available for the approval of transactions is indicated by the counter at the end of the line. For larger transactions, the bank may require an additional SMS signature for your protection.
4. After successful approval, within a few seconds the home page of myRaiffeisen portal appears.

In case push notifications are not allowed for the application, you should proceed as follows:

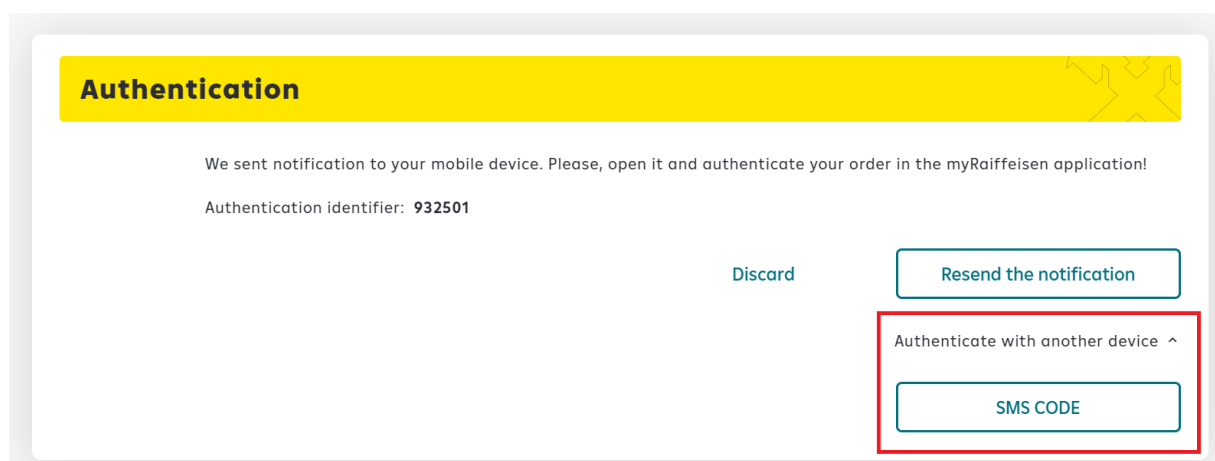
1. Log in to the application by providing your Mobile Token PIN code, or by means of your fingerprint / facial recognition in a suitable iOS device
2. Press the icon in the bottom of the screen, then hit the Authorise items message bar appearing on the top of the screen.
3. In the list that appears you can see the transactions initiated in the myRaiffeisen app, in DirektNet internet banking and in myRaiffeisen portal that are waiting to be signed. You have 1 minute to approve the transactions initiated in myRaiffeisen portal, which is indicated by the counter at the end of the line.
4. Press the line of the transaction launched in myRaiffeisen portal.
5. Sign (authenticate) the order with the Sign button. For larger transactions, the bank may require an additional SMS signature for your protection.
6. After signature, you get a confirmation in the app on the successful approval of the transaction, and within a few seconds the status of the entered orders will be updated in the myRaiffeisen portal platform as well.

In case of successful transactions, a confirmation screen will appear both on the myRaiffeisen portal and the myRaiffeisen mobile application.

You can find information about unsuccessful transactions on the confirmation screen.

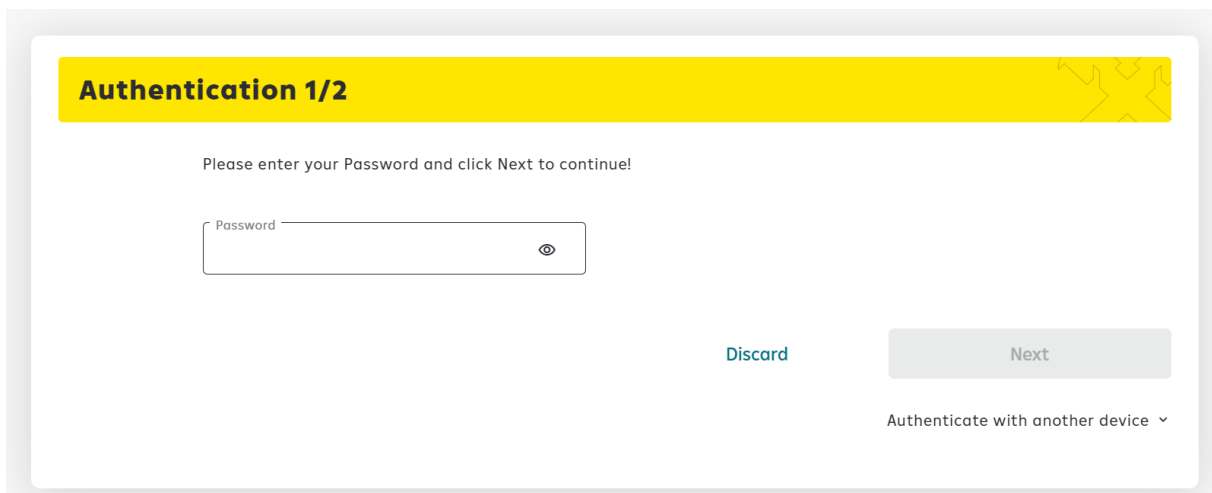
Signing transactions and modifications initiated on the myRaiffeisen portal with **SMS + Password**

If you do not want or are unable to use Mobile Token for signing, you can select the **SMS Code** signing method by clicking on the "**Authenticate with another device**" button.



The authentication consists of two steps:

1. Providing the password associated with your Direct ID.



Authentication 1/2

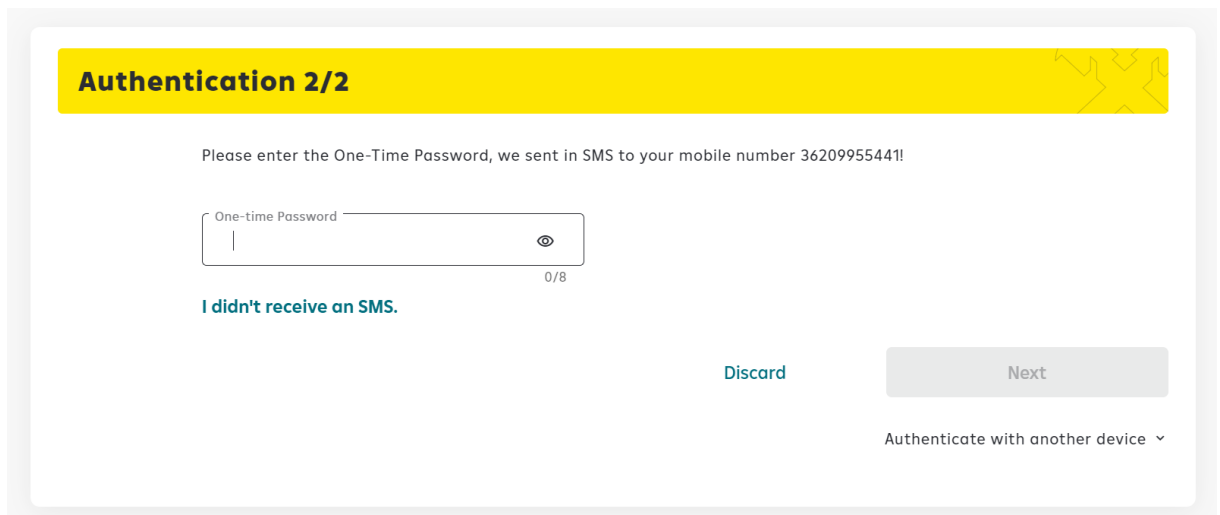
Please enter your Password and click Next to continue!

Password

[Discard](#) [Next](#)

[Authenticate with another device](#) ▾

2. Entering a one-time SMS code.



Authentication 2/2

Please enter the One-Time Password, we sent in SMS to your mobile number 36209955441!

One-time Password 0/8

[I didn't receive an SMS.](#) [Discard](#) [Next](#)

[Authenticate with another device](#) ▾

If you haven't received the one-time code on your device, click on the "**I didn't receive an SMS**" button.

If you would like to cancel the process, click on the "Discard" button.

Authentication 1/2

Please enter your Password and click Next to continue!

Discard

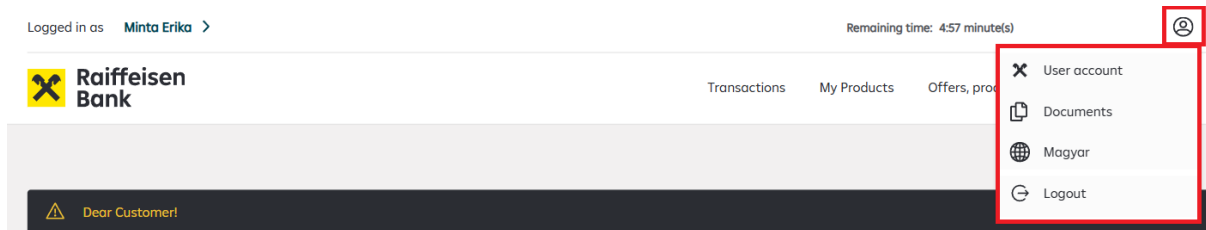
Next

Authenticate with another device ▾

IV. PROFILE

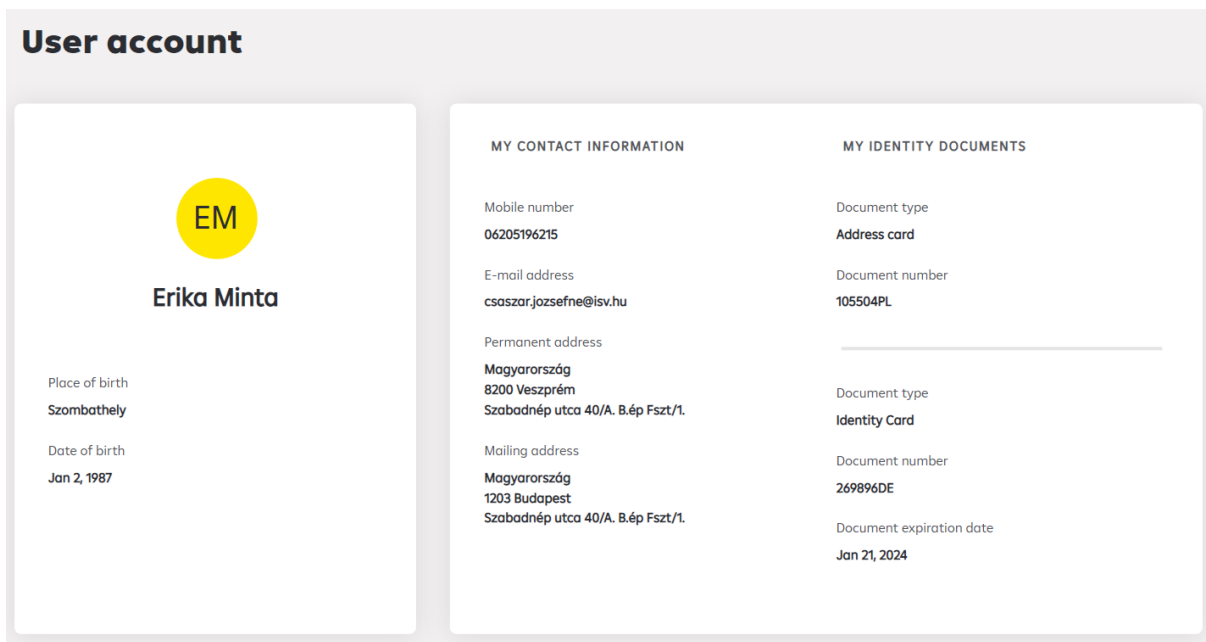


The Profile menu is indicated by the  icon in the top right corner of the screen.



1. User data

This is where the data of the logged in user are displayed. If your details have changed, you can initiate an update of your data by clicking on the "Data modification" button.



Data modification (only available in Hungarian)

In accordance with the provisions of Act LIII of 2017 on the Prevention and Combating of Money Laundering and Terrorist Financing (the "Money Laundering Act")*, the Bank is required to have up-to-date customer data, including copies of valid identity documents.

* Art. 6 (1) g) of the Money Laundering Act

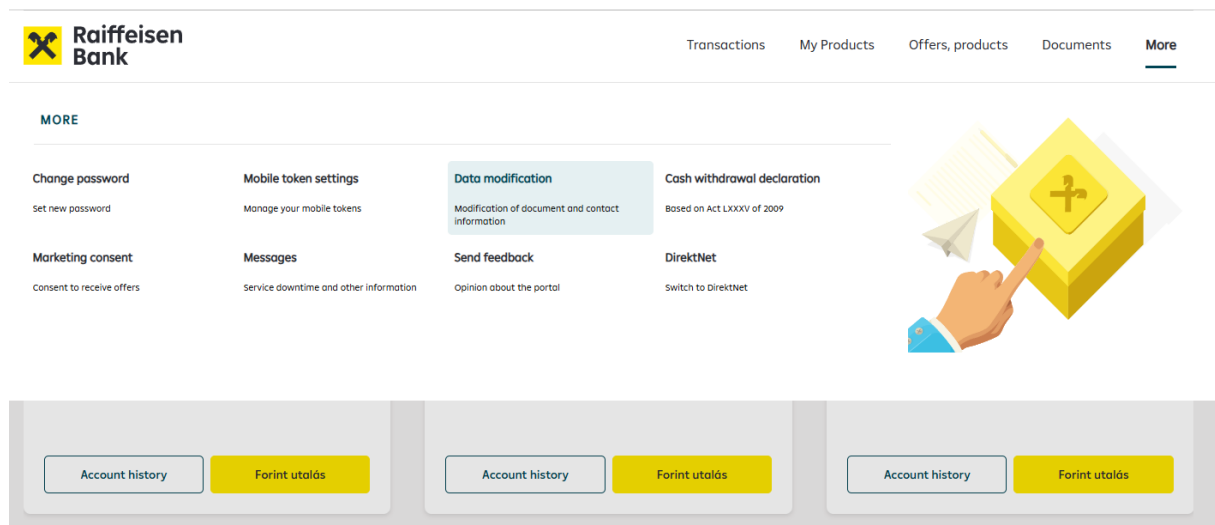
If your identity document previously registered with the Bank has expired and you have not yet presented your new document (identity card / passport / driving licence card), please complete the data reconciliation, which you can do quickly and easily on **this** platform.

You can access data modification in two ways:

By clicking the "Adatmódosítás" button at the bottom of the "User account" page found under the profile icon.

By clicking the "Adatmódosítás" button at the bottom of the "More/Data modification" menu.

In the myRaiffeisen portal menu, select the "More / Data Modification" option, then scroll to the bottom of the page and click on the "Data Modification" button.



To upload documents, select the "Tovább" button in the "Okmánymódosítás" row.

Only Hungarian citizens can initiate the modification of their personal documents issued by Hungarian authorities.

Please click on the "Upload" button and attach a copy of your new, valid document as follows:

- Scan/take a photo of both sides of the identity document and make sure that the copy is of good quality: the information as well as the photograph must be clearly visible and in colour version for easy identification.
- Attach a copy of your identity document(s) in pdf or a common image format (e.g.: jpeg, tiff). The size of each attachment must not exceed 100 MB.
- Please do not attach any documents other than your identity document, unless you have had an old type of identity document previously. In this case, please also copy the address side of your address card.

If we find an error during the data processing or if the new document cannot be recorded due to additional data gaps (e.g. change of name, tax residence to be clarified), we will contact you at the following e-mail address.

You can change your e-mail address by clicking the "Tovább" button in the "E-mail cím módosítás" row.

To change your notification address, select the "Tovább" button in the "Értesítési cím módosítás" row.

The modification is expected to occur within 2 business days and you will be informed of the result via e-mail.


If you wish to report changes in your small business' data, the simplest way is through the Raiffeisen VideoBank service, or you can visit any Raiffeisen bank branch with your modification request.

For our corporate clients, data modifications can only be made at a bank branch.

2. Documents

Via the Documents menu item, the user can access the locked mailbox through which the Bank can share electronic documents related to the Customer's products and services with the user (e.g. account statements, contracts). The documents are displayed arranged by products. Users can download documents one by one or in batches from the platform. If the Bank expects the user to submit documents electronically, a notification bar will appear on the platform.

Documents

 You need to upload documents

[Upload documents](#)

 Reset filters

 List view

[Download selected items](#)

30.11.2021 - 30.11.2022

Products	Identifier	Updated
<input type="checkbox"/> PERSONAL LOAN 4	-	06.10.2022
<input type="checkbox"/> Application documents 4		
<input type="checkbox"/> CONTRACT 2	T65_1234567	03.10.2022
<input type="checkbox"/> Other 2		
<input type="checkbox"/> CONTRACT 1	okmanygotlas	28.09.2022

To submit documents electronically, the user must click on the notification bar. This will open the platform where it is described in detail what documents the Bank expects the Customer to upload for the relevant product or service. After a successful upload, the Bank will start processing the documents.

Document upload

Upload deadline: 31.12.2022


EN templateName: downloadable template



Drag&drop the file here

or

[Browse](#)

 TIP: Please do not use special characters and points (except for the file format, eg .jpg) in the file name, upload a color copy of the requested document in JPG, PNG, PDF format, be aware of the file size (should not exceed 10 M)

[Back](#)

[Upload documents](#)

3. Switch languages

Besides Hungarian, the Portal is available in English as well; please note, however, that some contents are available in Hungarian only. In the case of any such content, it is indicated on the English page that the details are only available in Hungarian.

4. Exit

You can leave the Portal by pressing the Logout button; in such case you will exit the Portal as well as any other application you are logged in to with the relevant Direkt ID.

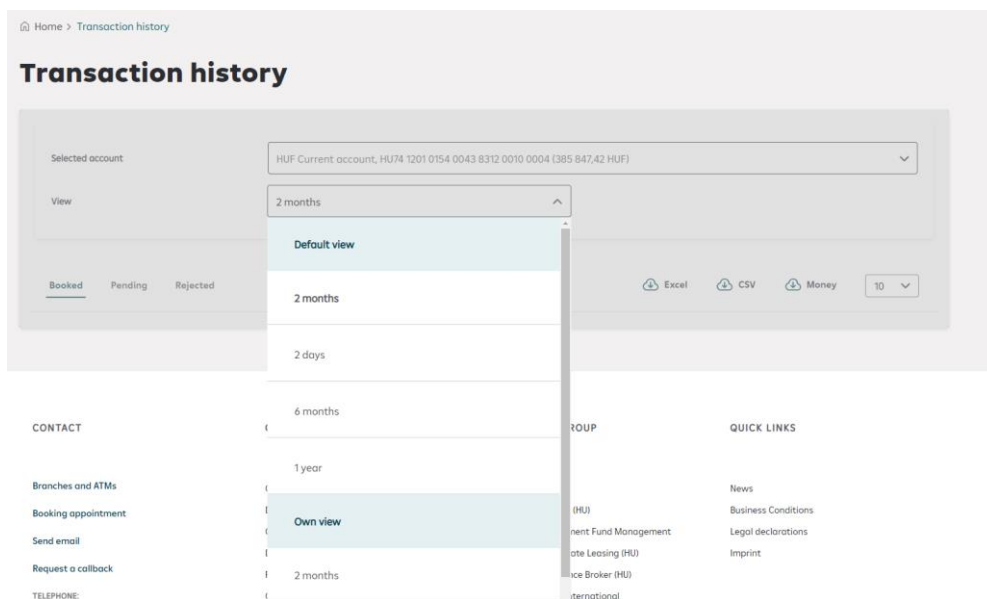
The system will automatically exit you after 5 minutes of inactivity.

V. ACCOUNTS

1. Transaction history

In the **Transaction history view** you can see **what kind of cash movements occurred and when in the selected account**. Transaction history views:

- **"Last 2 months"**
- **"Last 2 days"**
- **"Last 6 months"**
- **or you may as well retrieve the "Last 1 year" (calendar year).**



Transaction history consists of 3 main parts:

- A) **Booked:** These are the transactions (cash movements) that **have been actually booked** in the Bank's system, or a blocked amount of a card transaction. If you use your card to make a purchase, the details of your purchase will be displayed **in a few minutes** in the first line of the transaction log as the last purchase item.
- B) **Outgoing payments (Pending):** Here you can see the pending items that **have not been booked yet in the system**. Such can be for example an order given in advance for a specific value date, or a standing transfer order waiting to be executed, or future transactions.
- C) **Rejected:** Here the rejected items are displayed.
- D) You can get further information about transactions from our call centre at phone number **06-80-488-588**, or in-person at our **branches**.

Transaction partner	Type	Date	Narrative	Amount	
Raiffeisen Bank	Other transfer	2022.11.16. (Wednesday)	Fizetett kártérítés	+18 000,00 HUF	Details
Raiffeisen Bank	Direct debit	2022.11.16. (Wednesday)	Csoportos beszedési megbízás	+400,00 HUF	Details
Raiffeisen Bank	TransactionType.UNKNOWN	2022.11.16. (Wednesday)	Csekkbeszedés	+89 000,00 HUF	Details



Export options: The system enables you to export items. This means that you can save account histories from the program.

The data can be saved from the program in the following formats:

- Microsoft Excel (xls)
- Microsoft Money
- CSV (text separated by semicolons)

Click on the icon of the relevant format to select the format that is most convenient for you.

Transaction history details

In the transaction log displayed in the [Transaction history page](#) you can find a [Details](#) button at the end of each line, and by clicking on this button you can view the details of the given transaction. Press the **"X"** button on the opened item to close the detailed view.

Booked		✕
Account holder	Makó Péter	
Source account	HU19120725520113657900100005	
Type	HUF transfer	
Booking date	2023.10.04. (Wednesday)	
Value date	2023.10.04. (Wednesday)	
Transaction id	HCTDABK23J0000020092	
Partner name	Alföldi Minőségí Vetőmag	
Target account	HU62120010080013566500100001	
Note	---	
Amount	-12,00 HUF	

Resend Print

You can print the opened item by clicking on the **"Print"** button at the transaction details.

The **Resend** button appears next to the Print button for outgoing domestic transactions. By clicking on the button, you will be redirected to the HUF transfer page, where you have the option to initiate a new transfer with the selected item's details.

Viewing transactions older than one year

You can get information about transactions older than 1 year from our call centre at phone number **06-80-488-588**, or in-person at our **branches**.

2. Accounts overview

The accounts overview page shows your Bank Accounts.

Access route: **"My Products / Accounts"** menu in the header.

Possible account types:

- Current account: your Bank Account.
- Securities account: If you have Internet Brokering access, you can access information concerning your securities account from here as well.
- Credit card account: The balance of the account belonging to your credit card.
- Savings account: a technical type account in which your time deposits are recorded.
- Collateral account: a segregated account serving to manage the funds withdrawn from your free disposal.
- It is possible for our private banking customers to keep 7-day (CW) and 14-day (CT) call accounts as well. These pay higher interest rates than current accounts, but you are required to fix the deposited amount for a longer period (1 or 2 weeks, respectively). EUR or USD amounts can also be kept in call accounts.

The minimum amounts that should be deposited in the accounts are included in the List of Terms & Conditions from time to time in effect.

CURRENT ACCOUNT			
Account type	Account number	Status	Available balance
HUF Current account	HU74 1201 0154 0043 8312 0010 0004	Active	385 847,42 HUF
GBP Current account	HU53 1201 0154 0043 8312 0020 0001	Active	2,30 GBP
EUR Current account	HU53 1201 0154 0043 8312 0030 0008	Active	5 662,37 EUR

In the column marked **"account number"**, the 24-digit full sequence of numbers (the bank account number) belonging to the account is displayed.

Status: Your account can have an "Active", "Inactive" or "Blocked" status. You can access your account only if its **status is "active"**. You can get detailed information about your account at phone number +36 80 488 588.

Available balance is the balance of the given account, i.e. the cash available to you in the account in the currency of the account.

By clicking on a selected account, you can display **more balance details**.

Click on the transaction history button at the account, and the system will navigate to the transaction history of the selected account.

Other operations related to the account, such as **"Account details"**, can be accessed from the menu under the three dots icon at the end of the line.


HUF Current account	HU74 1201 0154 0043 8312 0010 0004	Active	385 847,42 HUF	Transaction history	⋮
GBP Current account	HU53 1201 0154 0043 8312 0020 0001	Active	2,30 GBP	Account details	

3. Account details


Access route: it can be access on the **"Accounts overview"** page, from the menu under the three dots icon at the end of the line belonging to the relevant account. All other account-related operations will be available in the future under this menu item.

HUF Current account	HU74 1201 0154 0043 8312 0010 0004	Active	385 847,42 HUF	Transaction history	⋮
GBP Current account	HU53 1201 0154 0043 8312 0020 0001	Active	2,30 GBP	Account details	

Or by clicking on the space belonging to the account on the home page.

HUF CURRENT ACCOUNT 1 

HU10 1209 4507 0053 1738 0010 0004

458 152 HUF 

[Account history](#)

On the **"Account details"** page you can choose between the accounts you want to display.

Home > Account details

Account details

Selected account

HUF deposit account, HU10 1209 4507 0053 1738 0010 0004 (135 603,76 HUF) ▼

HUF deposit account, HU10 1209 4507 0053 1738 0010 0004 (135 603,76 HUF)

HUF deposit account, HU86 1209 4507 0053 1738 0020 0001 (107 400,00 HUF)

EUR deposit account, HU86 1209 4507 0053 1738 0030 0008 (0,00 EUR)

USD deposit account, HU65 1209 4507 0053 1738 0040 0005 (800,00 USD)

HUF credit card account, HU76 1209 4507 0053 1738 0880 0007 (252 808,80 HUF)

135 603,76 HUF

In the **"Account details"** section, account information is displayed in separate lines below the selected account, such as:

- Name of the account, for example: HUF current account
- IBAN number of the account, for example: HU09120010080012204400100008
- Booked balance of the account, for example: 17 813 334.87 HUF (The booked balance does not include the credit line of the account, nor the amount of debts blocked and overdue with the Bank.)
- Account status, for example: Active
- Credit line of the account, for example: 0.00 HUF
- And the amount of accrued interest, for example: 33.18 HUF (Accrued interest is net of interest tax, unless it is covered by a Long-Term Investment Contract)

Logged in as **Minta Erika** >

Remaining time: 4:49 minute(s)



Transactions

My Products

Offers, products

Documents

More

Home > Account details

Account details

Selected account

HUF Current account, HU10 1209 4507 0053 1738 0010 0004 (53 734,63 HUF) ▼

Available balance

53 734,63 HUF

Account name
HUF Current account

IBAN number
HU10120945070053173800100004

Booked account balance ⓘ
53 734,63 HUF

Account status
active

Overdraft limit
0,00 HUF

Accrued interest amount ⓘ
2,25 HUF

If there are no items belonging to the given account, this line shows a value of 0.

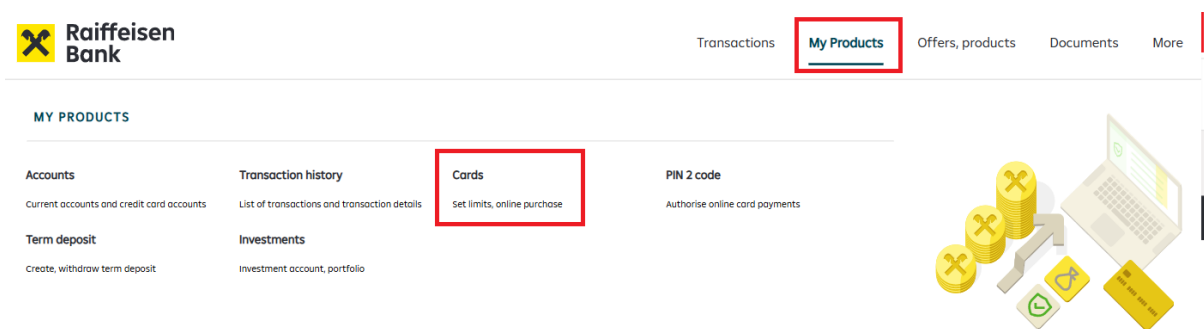
VI. CARDS

1. My Cards

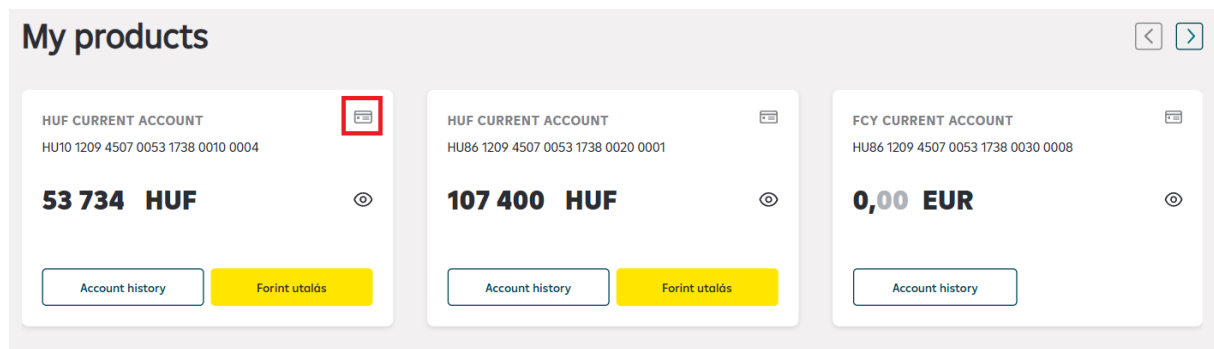
In the Portal, you can view the bank cards associated with your accounts on the **My Cards** page.

You can access the **My Cards** page in two ways:

1. From the menu My Products/Cards in the Portal header:



2. By clicking on the card icon of the account tile:



On the **My Cards** page, cards are displayed by account.

Content of the **My Cards** page:

- IBAN account number(s)
- Card, cards

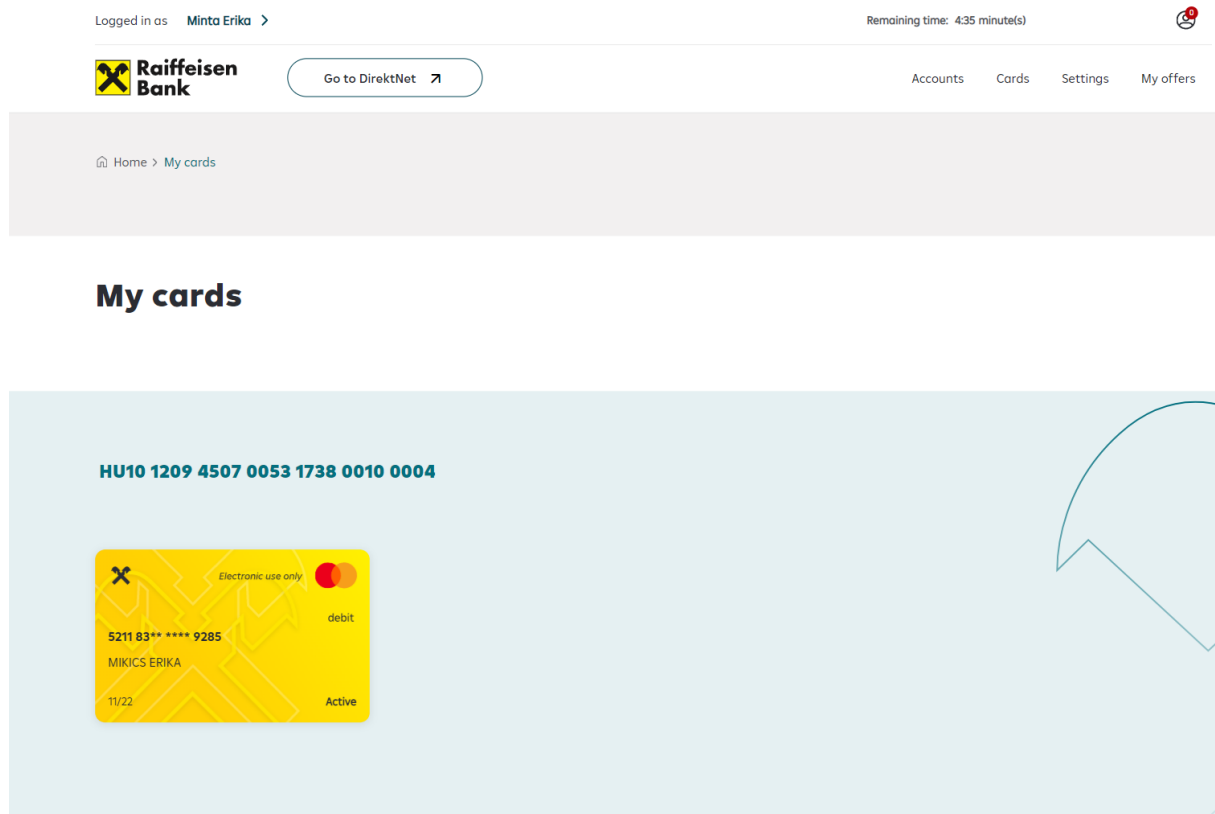
Data on cards:

- Card number, masked (hidden) from character 7 to character 12.

- Cardholder's name
- Expiry of card (month/year)
- Card status

Card statuses:

- Active
- Inactive – greyed out
- Suspended – greyed out
- Blocked – greyed out



Click on the card, and the **Card Details** window will appear on the right side of the screen, with the following information:

- Card status
- Account number belonging to the card
- Image of the card, with the data displayed on the card
- Date of expiry
- Cash withdrawal limits

Under **Card Details**, you can find the **Card Operations**:

- Suspend Card
- Cancel card
- Set limits

- Online purchase

HU85 1207 2552 0113 6579 0880 0008

FARKAS SÁNDOR

02/24 Active

Valid thru - February 2024

Card operations

- 🔒 **Suspend Card** >
Suspend your card temporarily, reactivate it anytime
- ✕ **Cancel Card** >
Report suspicious card transaction, lost or stolen card
- +/- **Set limits** >
Manage your card limits
- 🛒 **Online purchase**

Set if your card can be used for online payments

<p>CONTACT</p> <p>Branches and ATMs</p> <p>Booking appointment</p> <p>Send email</p> <p>Request a callback</p> <p>TELEPHONE:</p>	<p>CONSUMER PROTECTION</p> <p>Complaint</p> <p>Data protection</p> <p>Consumer protection information (HU)</p> <p>Deposit insurance</p> <p>Financial customer protection</p> <p>Online report for securities accounts (HU)</p>	<p>RAIFFEISEN GROUP</p> <p>Raiffeisen Bank</p> <p>RB Service Center (HU)</p> <p>Raiffeisen Investment Fund Management</p> <p>Raiffeisen Corporate Leasing (HU)</p> <p>Raiffeisen Insurance Broker (HU)</p> <p>Raiffeisen Bank International</p>
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Under Card Operations, we have marked the active functions in black.

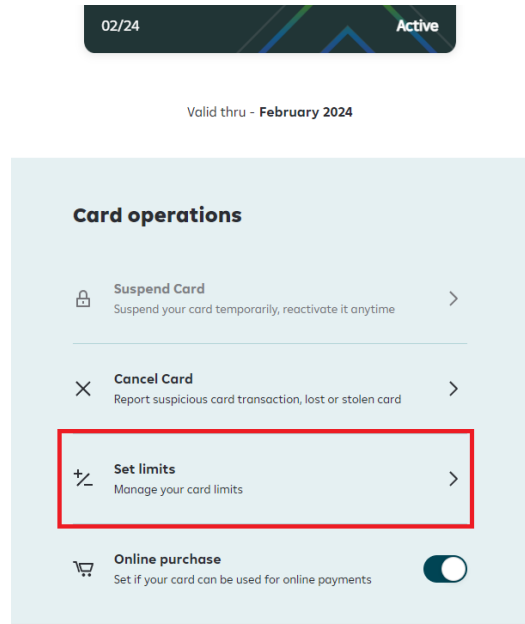
If you get to the **My Cards** page by clicking on the card icon of the account tile, the selected account will be highlighted:

My cards

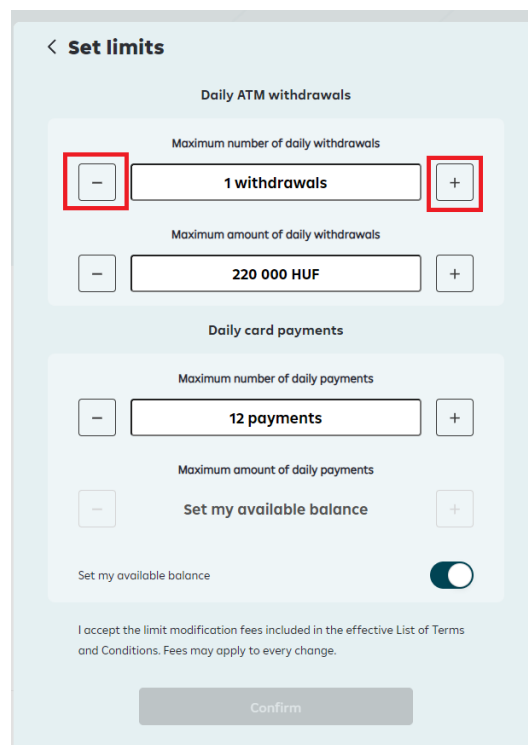
Cards for the selected account - HU26 1202 2203 0136 3501 0010 0002

2. Set limits

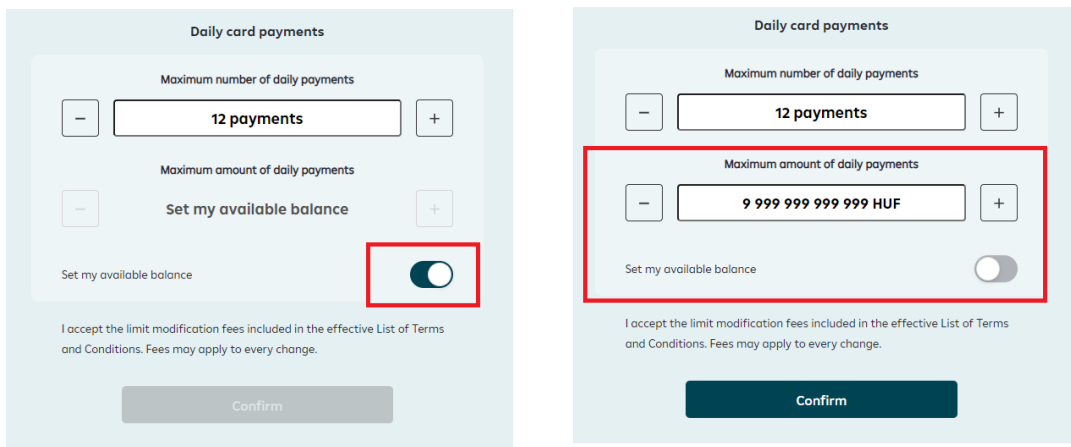
By clicking on the **"Set limits"** function among the **Card Operations**, you have the option to adjust the **Daily ATM Withdrawal Limits** and the **Daily card payment limits**.



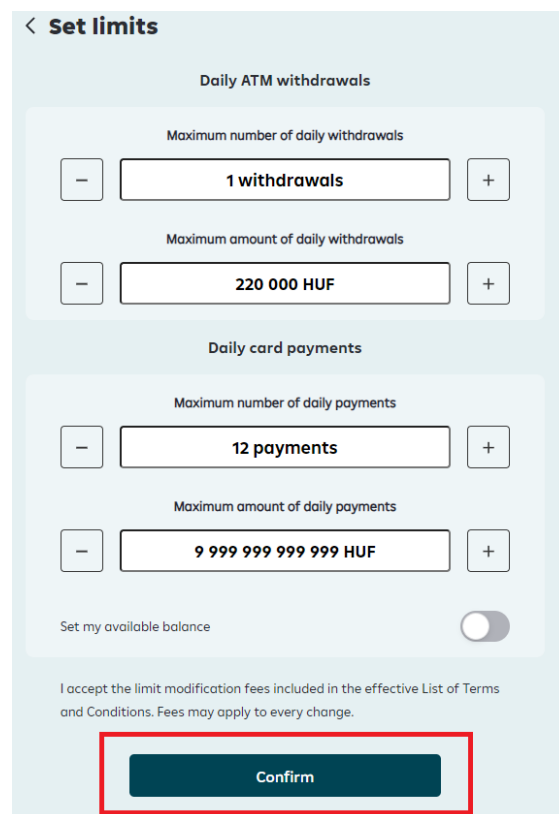
The **+** and **-** buttons on either side are used to modify the limits.



For **Daily card payment limits**, you can manually adjust the **Maximum amount of daily payments** by disabling the **"Set my available balance"** switch option.



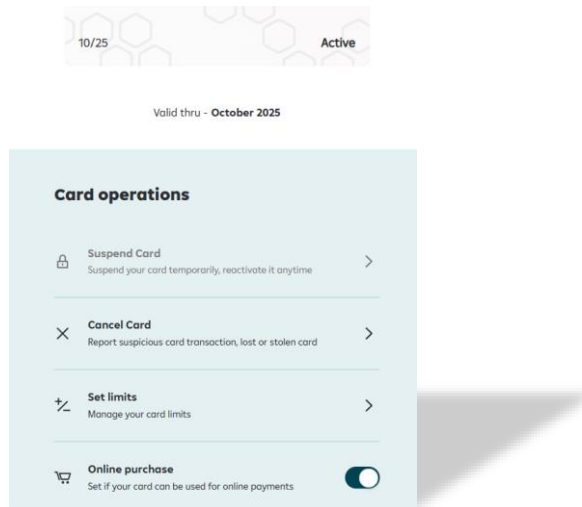
After completing the desired limit modification, click on the **"Confirm"** button



As the next step, **sign** the modification. You can find more information about the signature in **chapter III**.

3. Online Purchase

In the Card operations section you can enable or disable online purchases with your card by toggling the switch.



A brief notification will appear, explaining the consequences of the change, whether you are enabling or disabling the feature.

To approve the desired modification, click the Accept button.

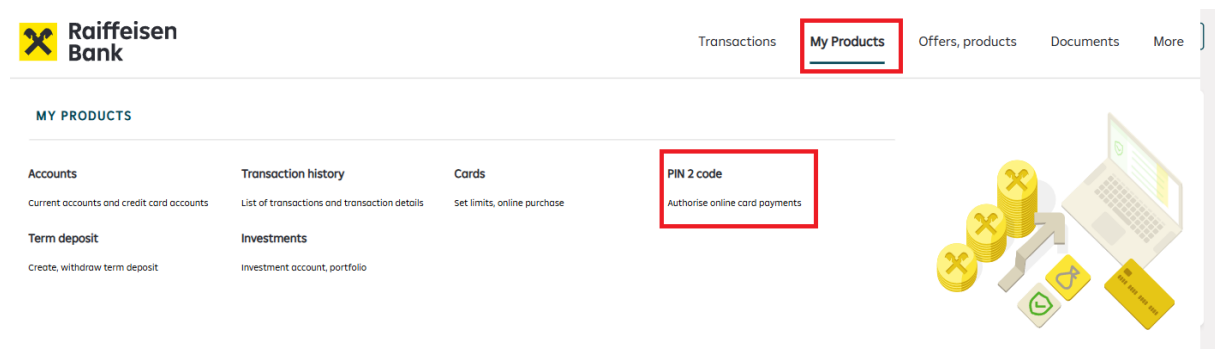
Next, sign the modification.

You can find more information about the signing methods in [Chapter III](#).

4. Setting the PIN2 code

You can read more about the PIN2 code here: [Card purchases over the internet with strong customer authentication](#)

You can access the PIN2 application from the menu in the Portal header, via My Products/PIN2 code:



VII. TRANSFER, CONVERSION

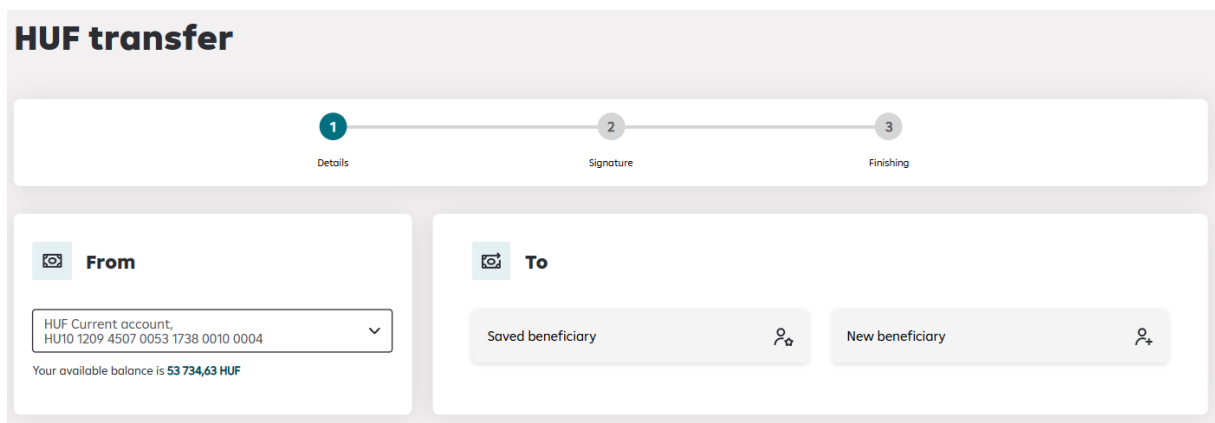
1. HUF transfer

Domestic HUF transfer from HUF account:

- **Transfer to an existing beneficiary**
- **Transfer to a new beneficiary**
- **HUF resend**

To start a new transaction in several places

- by selecting **HUF transfer** in the Transactionsr menu
- by clicking on the **HUF transfer** button on the HUF bank account tile on the **Main Page**
- in the My Products **menu**, selecting the option **Accounts** clicking the **HUF transfer** button at the end of the bank account row



HUF transfer


1 Details — 2 Signature — 3 Finishing


From

HUF Current account,
HU10 1209 4507 0053 1738 0010 0004

Your available balance is 53 734,63 HUF

To

Saved beneficiary 

New beneficiary 

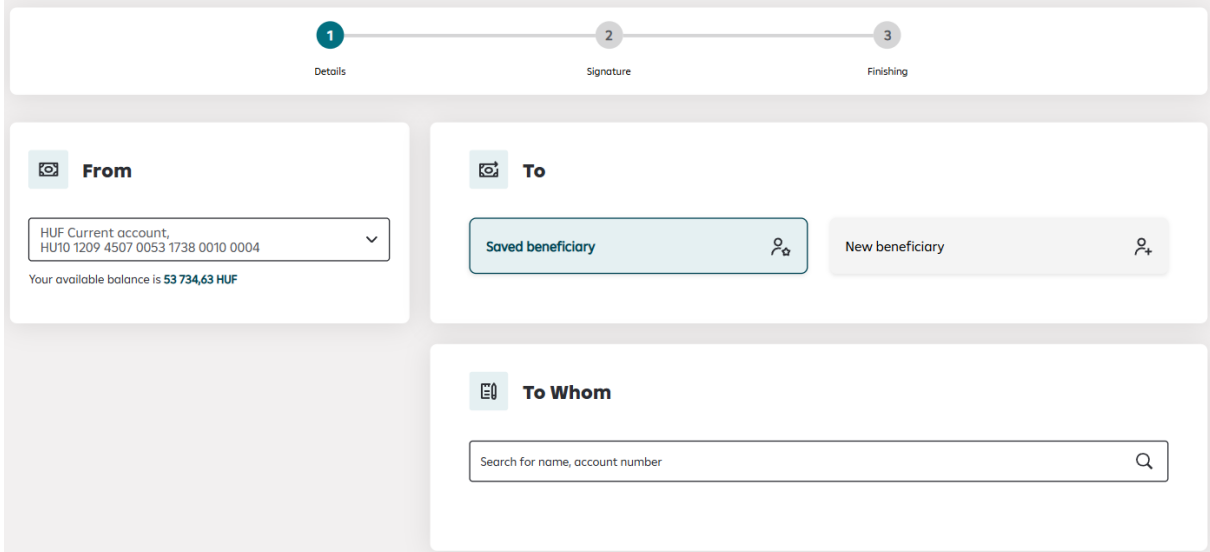
In the "From" field, select from the dropdown list which account you would like to initiate the transfer from.

Under the „To“ section, you can choose between Existing beneficiary or New beneficiary.

Transfer to an existing beneficiary:

If you click on the **Saved beneficiary** in the "To" section, the **To Whom section** will also appear.

HUF transfer



1 Details — 2 Signature — 3 Finishing

From

HUF Current account, HU10 1209 4507 0053 1738 0010 0004

Your available balance is 53 734,63 HUF

To

Saved beneficiary

New beneficiary

To Whom

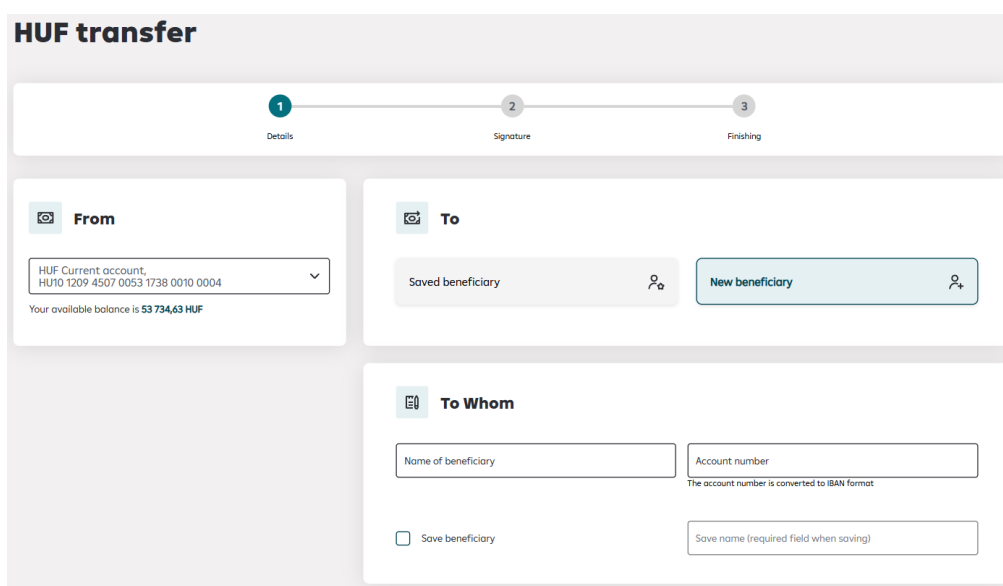
Search for name, account number

In the dropdown list of the **Search field** found here, you can find the previously saved beneficiaries.

The data of the previously saved beneficiary selected from the list is loaded.

Transfer to a new beneficiary:

If you have selected the option to transfer to a new beneficiary in the "To" section, the Beneficiary section will appear where you can enter the Beneficiary's name, account number, and a nickname for saving.



HUF transfer

1 Details — 2 Signature — 3 Finishing

From

HUF Current account, HU10 1209 4507 0053 1738 0010 0004

Your available balance is 53 734,63 HUF

To

Saved beneficiary

New beneficiary

To Whom

Name of beneficiary

Account number
The account number is converted to IBAN format

Save beneficiary

Save name (required field when saving)

The details of the selected existing beneficiary from the list will be loaded, and the Amount section will appear.

To Whom

Name of beneficiary 001	Account number HUB7 12010422 00717276 00100001 <small>The account number is converted to IBAN format</small>
----------------------------	--


Save beneficiary

Save name (required field when saving)
001

Amount

HUF

Expected balance after transfer: **53 734,63 HUF**

 Instant

Comments on order
0/140

I agree to the fees for the transaction as set out in the current list of conditions.
Transfers due on weekends or holidays may be settled on the next business day.

[Cancel](#) [Create](#) [Sign order](#)

In the **Amount section**, you can enter the **Transfer amount**. (Below the field, you can see the available balance after the transfer.)

By default, the Instant transfer option is selected, but we have the option to choose a different value date after unchecking the checkbox.

After filling in the Transfer details, click on the Sign button to finalize the transaction.

↔

Amount

10
HUF

Expected balance after transfer **53 724,63 HUF**

📅
 Instant

Comments on order
0/140

I agree to the fees for the transaction as set out in the current list of conditions.
Transfers due on weekends or holidays may be settled on the next business day.

Cancel

Create

Sign order

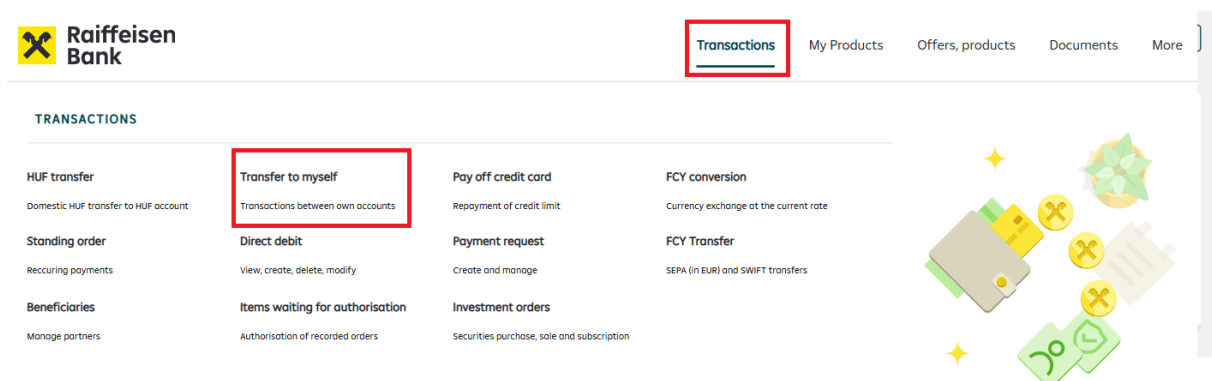
You can find more information about the methods of signing in **chapter III**.

Click on the Create button, the transaction will be added to the Items awaiting signature, where you can sign it at any time within 30 days of recording.

After recording a transaction, you can record another transaction, you can go to the Items awaiting signature and sign your already recorded transactions from there, or by clicking on the X return to Main page.

Transfer to own account

To transfer between your own accounts, click on the Transactions menu and select the Transfer to myself submenu.



The screenshot shows the Raiffeisen Bank website's navigation menu. The 'Transactions' menu item is highlighted with a red box. Below it, a grid of transaction options is displayed. The 'Transfer to myself' option is also highlighted with a red box. To the right of the menu is a decorative graphic of a USB drive and coins.

TRANSACTIONS	
HUF transfer Domestic HUF transfer to HUF account	Transfer to myself Transactions between own accounts
Standing order Recurring payments	Direct debit View, create, delete, modify
Beneficiaries Manage partners	Items waiting for authorisation Authorisation of recorded orders
	Pay off credit card Repayment of credit limit
	Payment request Create and manage
	Investment orders Securities purchase, sale and subscription
	FCY conversion Currency exchange at the current rate
	FCY Transfer SEPA (in EUR) and SWIFT transfers

In the From field select the account from which you wish to initiate the transfer from a dropdown list.

In the To section you can choose a target account from your own HUF accounts where you want to transfer the amount. After completing this you can specify the **Amount to transfer** in the **Amount** section. (Below this section we can see the Available balance after transfer.)

By default setting, the Instant Transfer feature is marked, but we have the option to choose a different value date after disabling the checkbox.

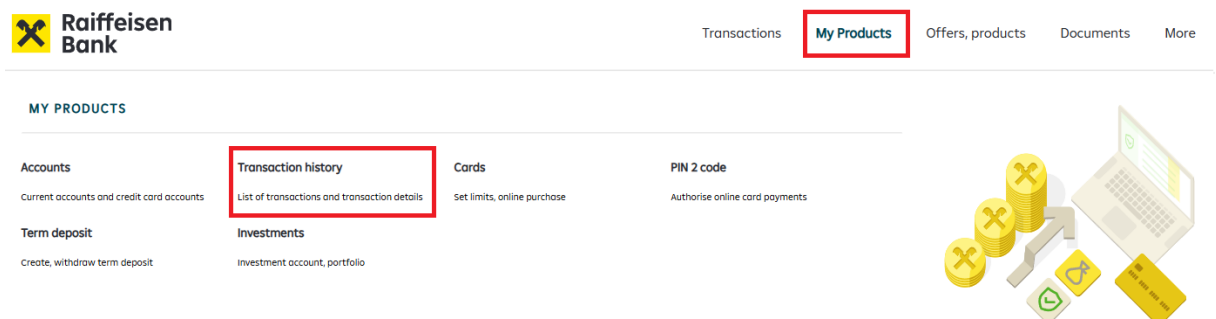
You can find more information about the methods of signing in **chapter III**.

Click on the Create button, the transaction will be added to the Items awaiting signature, where you can sign it at any time within 30 days of recording.

After recording a transaction, you can record another transaction, you can go to the Items awaiting signature and sign your already recorded transactions from there, or by clicking on the X return to Main page.

HUF resend

1. To resend a transaction, click on the "**Transaction History**" button found in the "**Accounts**" menu.



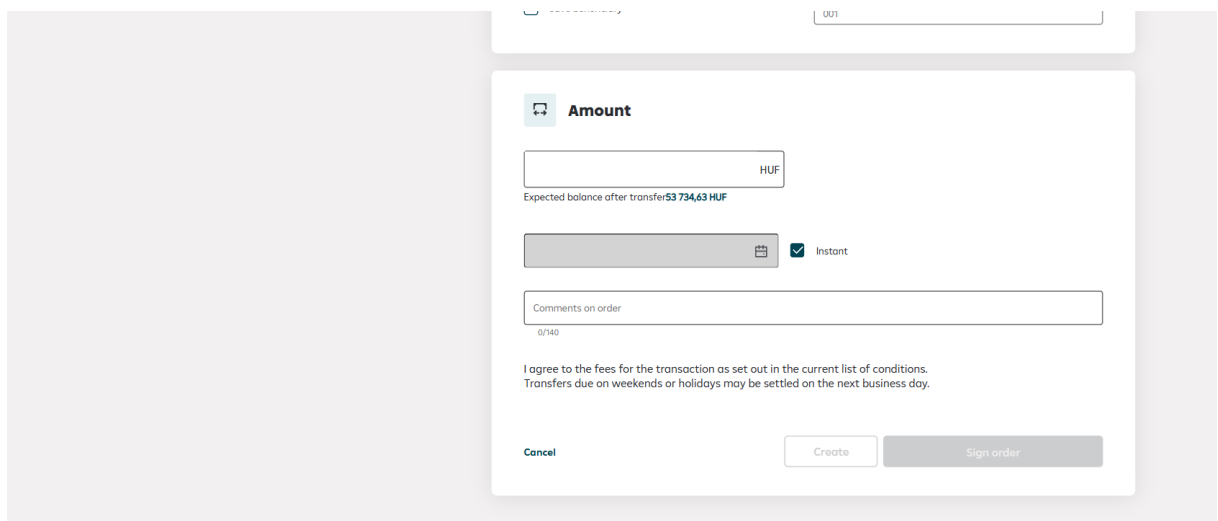
2. In the **Transaction History**, under **Booked** Transactions, click on the "**Details**" button next to a specific transaction to view its details, as well as the "**Resend**" button.

Booked
✕

Account holder	Makó Péter
Source account	HU19120725520113657900100005
Type	HUF transfer
Booking date	2023.10.04. (Wednesday)
Value date	2023.10.04. (Wednesday)
Transaction id	HCTDABK23J0000020092
Partner name	Alföldi Minőségi Vetőmag
Target account	HU62120010080013566500100001
Note	- - -
Amount	-12,00 HUF

Resend
Print

3. **Clicking on the Resend button will navigate you to the HUF transfer page** where the previously chosen transaction's details will be already filled in.



The screenshot shows a form titled "Amount" with the following fields and options:

- Amount:** A text input field containing "HUF". Below it, the text "Expected balance after transfer: 53 734,63 HUF" is displayed.
- Instant:** A checkbox labeled "Instant" which is checked.
- Comments on order:** A text input field with a character count of "0/140".
- Agreement:** A line of text stating "I agree to the fees for the transaction as set out in the current list of conditions. Transfers due on weekends or holidays may be settled on the next business day."
- Buttons:** "Cancel", "Create", and "Sign order".

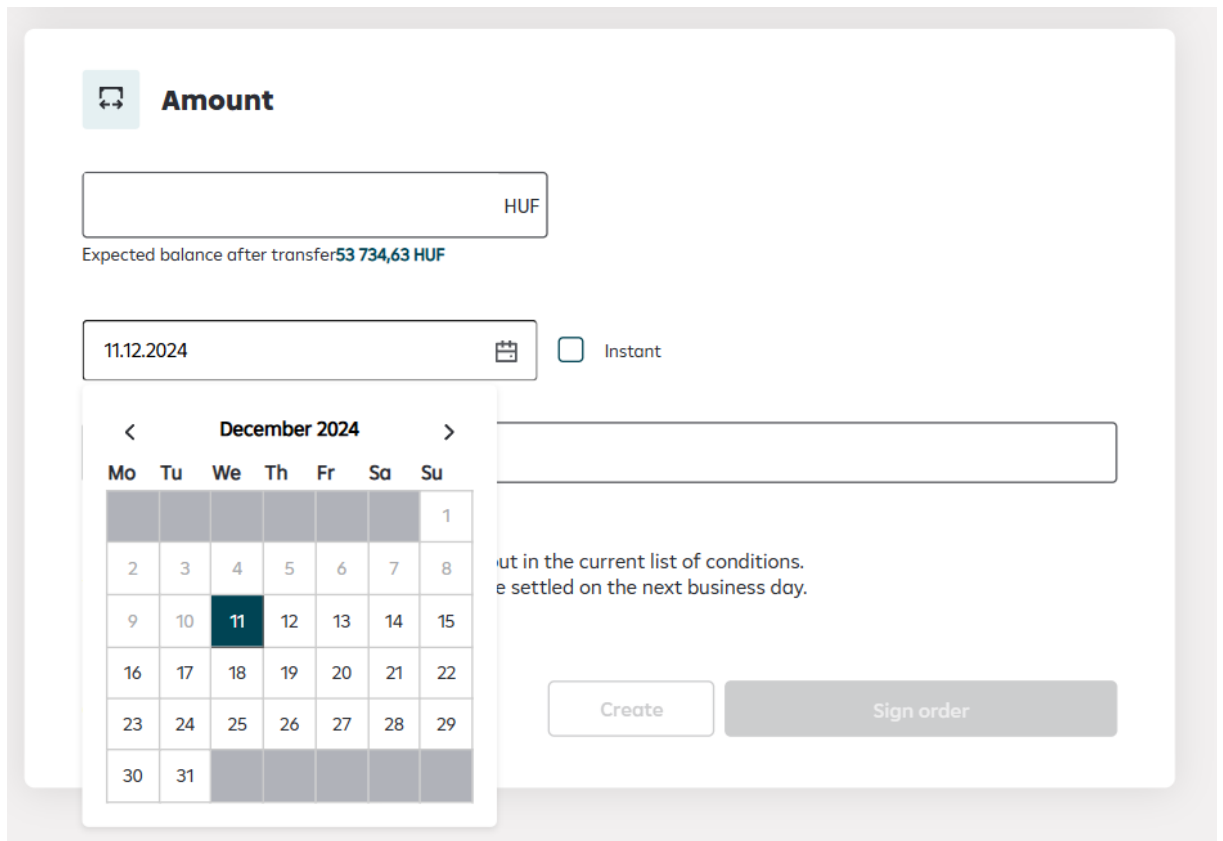
In the **From** section we see the current account for which the transaction will take place, as well as the available account balance.

In the **To** section we see the currently used existing beneficiary.

In the **Beneficiary** section we see the following details: Name of the beneficiary and Account number.

In the **Amount** section we see the Amount to be transferred, that is the same as the previously chosen transaction's amount. We are able to modify the amount. (Under this section we can see the Available balance after transfer.)

In the default setting, the **Instant Transfer** feature is marked, but we have the option to choose a different value date after disabling the checkbox.



Amount

HUF

Expected balance after transfer **53 734,63 HUF**

11.12.2024 Instant

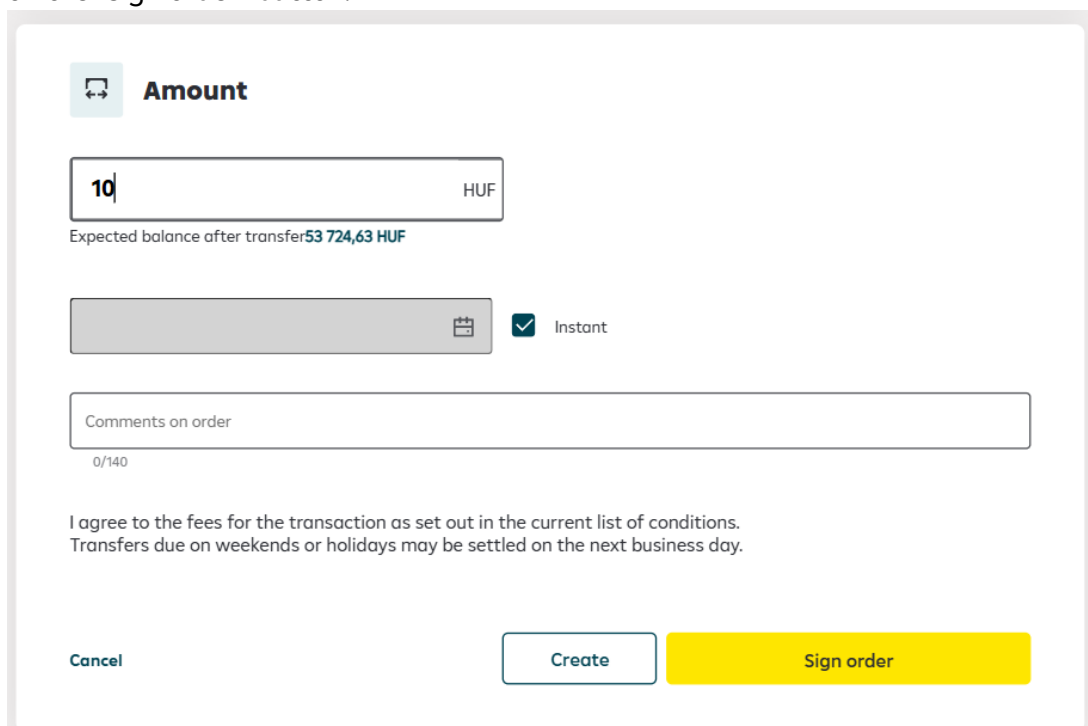
< December 2024 >

Mo	Tu	We	Th	Fr	Sa	Su
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

out in the current list of conditions.
e settled on the next business day.

Create Sign order

After filling out the details of the transfer, we can finalize the transaction by clicking on the "Sign order" button.



Amount

10 HUF

Expected balance after transfer **53 724,63 HUF**

Instant

Comments on order

0/140

I agree to the fees for the transaction as set out in the current list of conditions.
Transfers due on weekends or holidays may be settled on the next business day.

Cancel Create Sign order

You can find more information about the methods of signing in **chapter III**.

Click on the Create button, the transaction will be added to the Items awaiting signature, where you can sign it at any time within 30 days of recording.

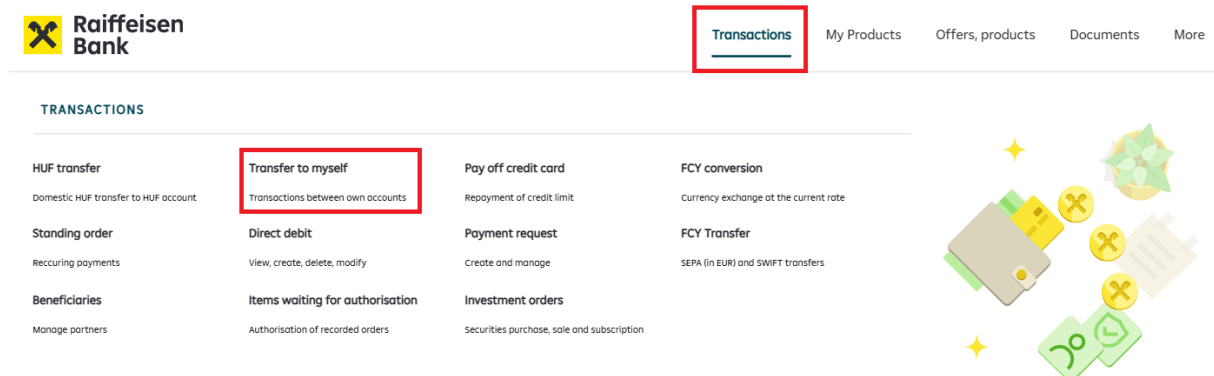
After recording a transaction, you can record another transaction, you can go to the Items awaiting signature and sign your already recorded transactions from there, or by clicking on the X return to Main page.

2. Signable transactions

The previously entered but not yet approved transactions are in the Items waiting for authorisation option of the Transactions menu.



The function is only available to customers with independent signing authority!



Raiffeisen Bank Transactions My Products Offers, products Documents More

TRANSACTIONS

HUF transfer Domestic HUF transfer to HUF account	Transfer to myself Transactions between own accounts	Pay off credit card Repayment of credit limit	FCY conversion Currency exchange at the current rate
Standing order Recurring payments	Direct debit View, create, delete, modify	Payment request Create and manage	FCY Transfer SEPA (in EUR) and SWIFT transfers
Beneficiaries Manage partners	Items waiting for authorisation Authorisation of recorded orders	Investment orders Securities purchase, sale and subscription	

Account transactions

By clicking on the Account transactions tab, you can view your transactions of the following types awaiting signature:

- HUF transactions
- FCY and SEPA transactions
- Own account transfers
- Direct debit transactions
- Standing order transactions
- Term deposit transactions
- Payment request transactions

You can approve the transaction by clicking the Sign button at the end of the line of the transaction you want to sign.

Account transactions		Card transactions		
Type	Date	Partner	Narrative	Amount
HUF transfer	2024.03.27. (Wednesday)	Teszt utalás	utalandó	100,00 HUF Sign

On a mobile device click to the transaction to access the Sign button.

You can find more information about the methods of signing in [chapter III](#).

Card transactions

By clicking on the Card transactions tab, you can view your bank and credit card transactions waiting to be signed.

By clicking on the line of the transaction, you can view the details of it in a drop-down window.

You can approve the transaction by clicking the Sign button in the transaction line or at the bottom of the drop-down details window.

On a mobile device click to the transaction to access the Sign button in the details window.

Account transactions		Card transactions		
Type	Date	Card number	Other data	
Limit modification	2024.03.19. (Tuesday)	4333 12** **** 3606	NYIKOS ORSOLYA	Sign

Transaction waiting for signing
×

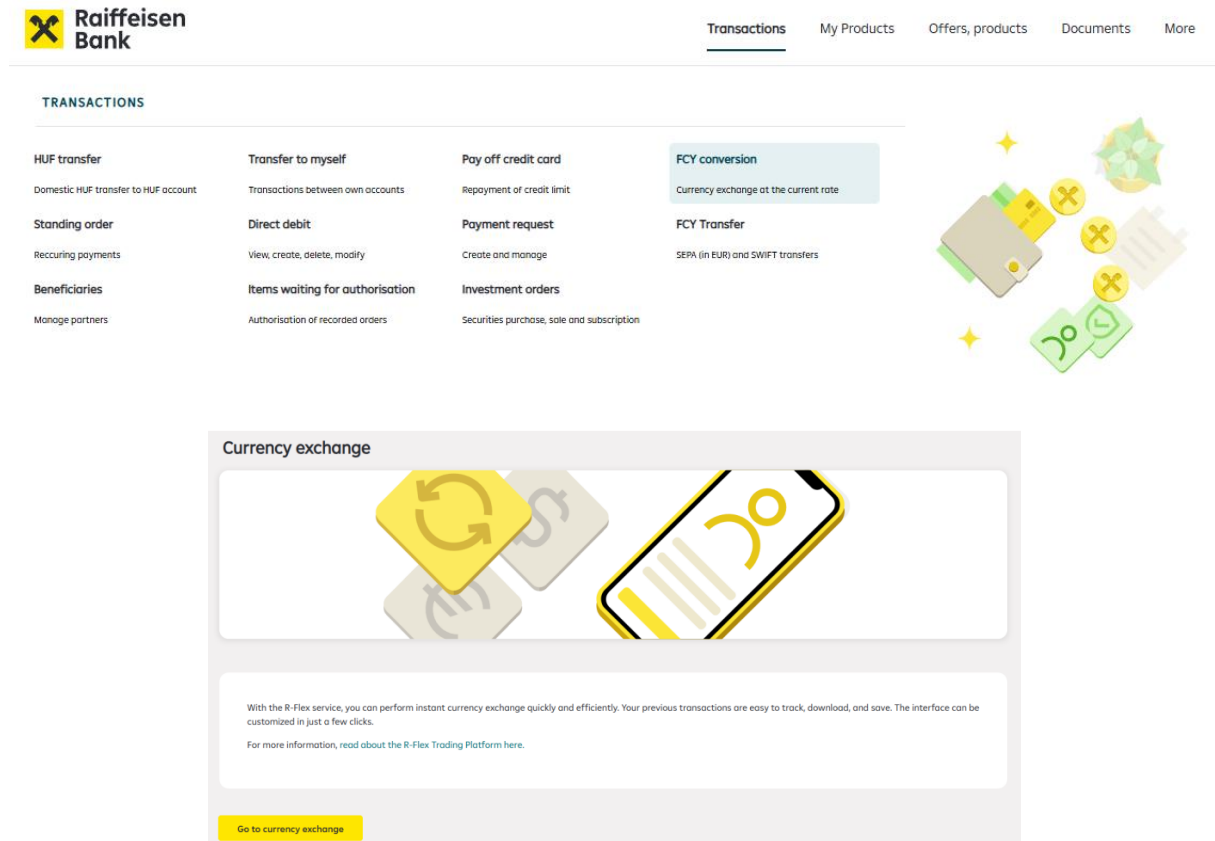
Card number	4333 12** **** 3606
Embossed name	NYIKOS ORSOLYA
Account number	HU32120428160009754400200001
Create date	2024.03.19. (Tuesday)
Cash withdrawal limit	500 000,00 HUF
Cash withdrawal number	5
Purchase limit	Up to balance
Purchase number	15

Sign

You can find more information about the methods of signing in [chapter III](#).

3. Currency conversion

Our corporate clients can reach R-Flex conversion modul by clicking on „Transactions/FCY conversion“.



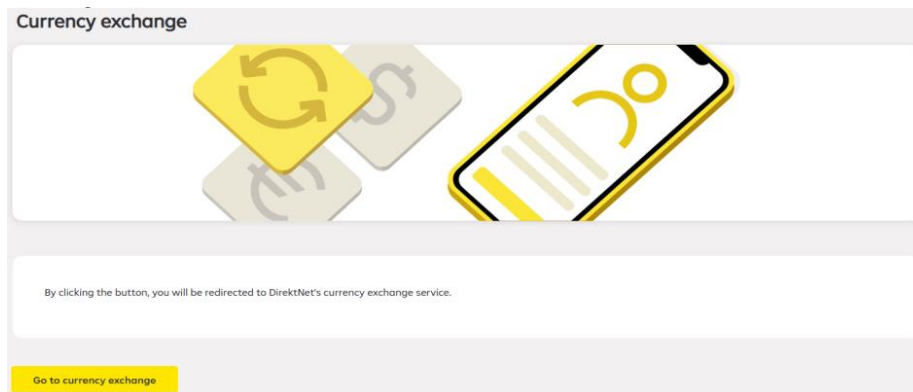
The screenshot shows the Raiffeisen Bank website interface. At the top left is the Raiffeisen Bank logo. To the right is a navigation menu with items: Transactions (underlined), My Products, Offers, products, Documents, and More. Below the navigation is a 'TRANSACTIONS' section containing a grid of service categories. The 'FCY conversion' category is highlighted with a light blue background. To the right of the grid is an illustration of a smartphone, a wallet, and various currency symbols. Below the grid is a 'Currency exchange' section with a header, an illustration of a smartphone and currency symbols, and a text box explaining the R-Flex service. At the bottom of this section is a yellow button labeled 'Go to currency exchange'.

After selecting the menu item, the user is logged in to R-Flex with automatic redirection and authentication.



The first time, the redirection may take longer (a few seconds). Please do not refresh the page, wait until the next screen appears.

myRaiffeisen portal redirects our private individual customers to the DirektNet's currency exchange service.

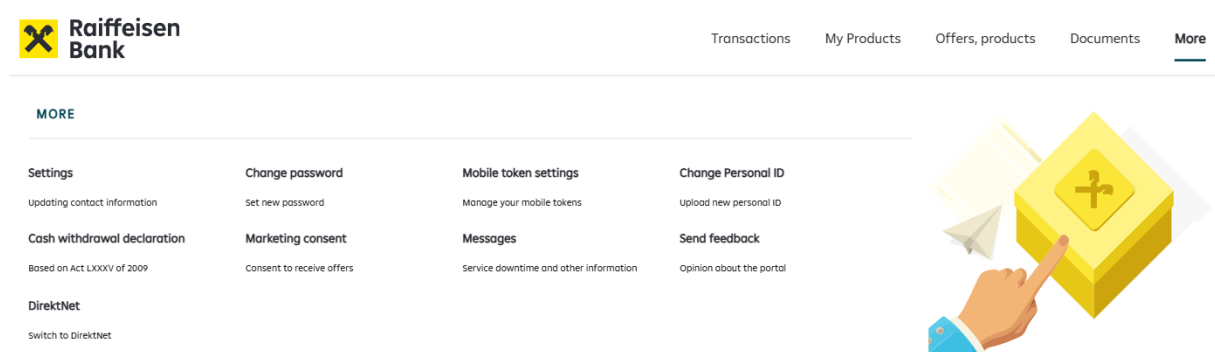


The screenshot shows the 'Currency exchange' section of the website. It features the same header and illustration as the previous screenshot. The text box now contains the message: 'By clicking the button, you will be redirected to DirektNet's currency exchange service.' The yellow 'Go to currency exchange' button remains at the bottom.

VIII. SETTINGS

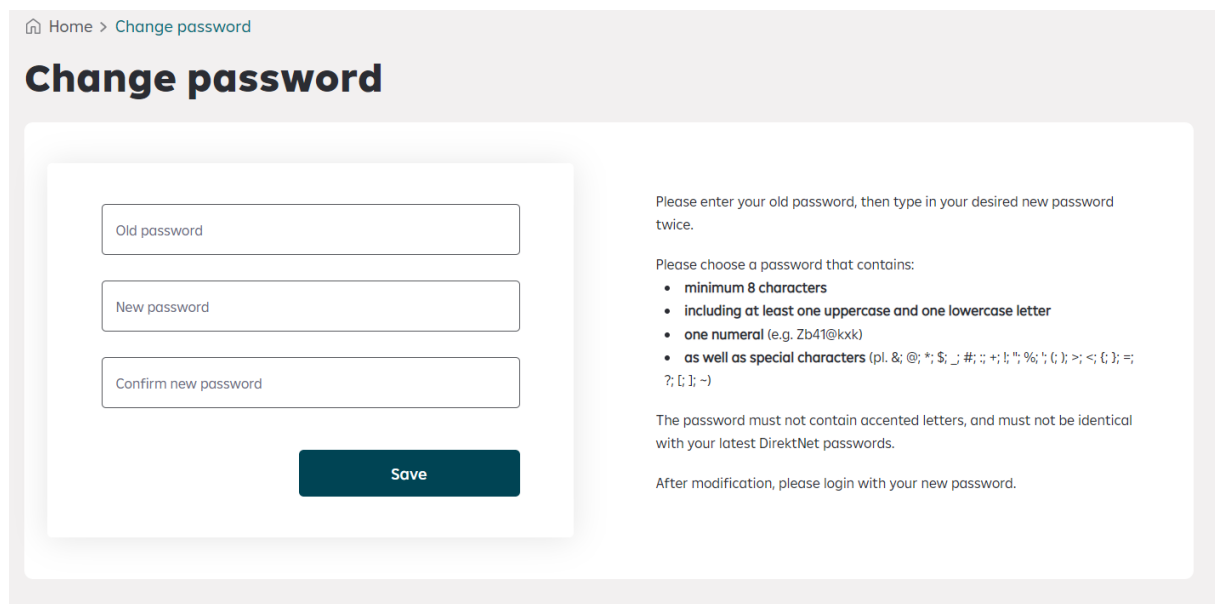
1. Change password

Under the menu **More** click on the heading **Change password**.



The screenshot shows the Raiffeisen Bank website's 'More' menu. The 'Settings' section is expanded, showing several options. The 'Change password' option is highlighted with a yellow box. Other options include 'Change Personal ID', 'Marketing consent', and 'Send feedback'.

Enter your old password, then type in your desired new password twice. When you are ready, click on the Save button.



The screenshot shows the 'Change password' form. It includes three input fields: 'Old password', 'New password', and 'Confirm new password'. Below the fields is a 'Save' button. To the right of the form, there are instructions and password requirements.

Please enter your old password, then type in your desired new password twice.

Please choose a password that contains:

- **minimum 8 characters**
- **including at least one uppercase and one lowercase letter**
- **one numeral** (e.g. Zb41@kxk)
- **as well as special characters** (pl. &; @; *; \$; _; #; ; +; !; " %; ' ; (;) ; > ; < ; { ; } ; = ; ? ; [;] ; ~).

The password must not contain accented letters, and must not be identical with your latest DirektNet passwords.

After modification, please login with your new password.

Please choose a password that **contains minimum 8 characters**, including **at least one uppercase and one lowercase letter and one numeral** (e.g. Zb41@kxk), as well as **special characters** (pl. &; @; *; \$; _; #; ; +; !; " %; ' ; (;) ; > ; < ; { ; } ; = ; ? ; [;] ; ~).

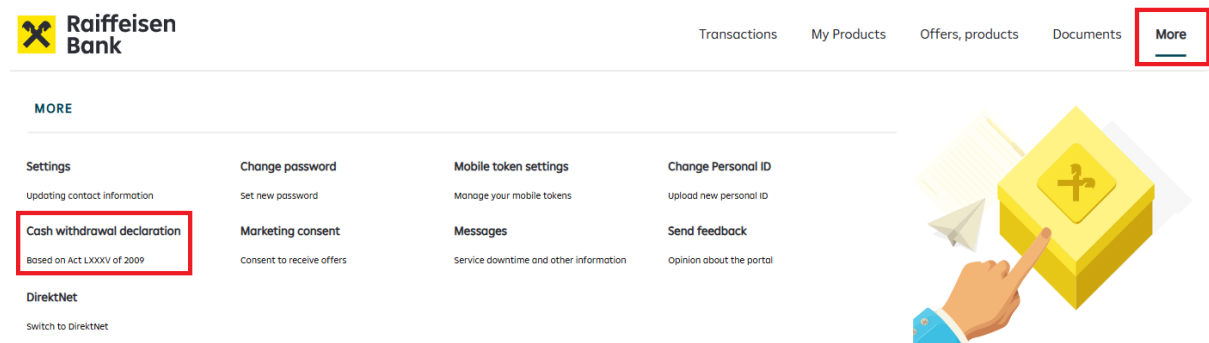


The password must not contain accented letters, and must not be identical with your latest 12 DirektNet passwords.

The password can be up to 32 characters long.

2. Cash withdrawal declaration

Click on Cash withdrawal declaration under the More menu option.

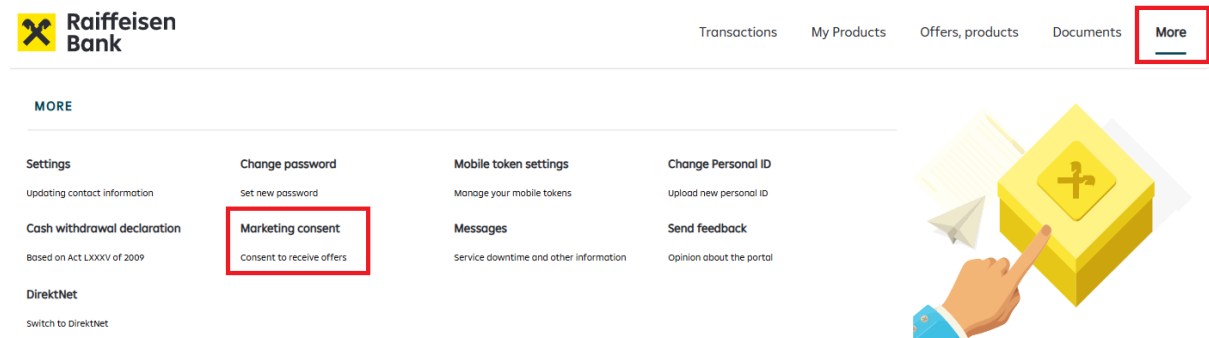


The function is available to individual account owner customers who are at least 16 years old.

On this page you can check whether you have already submitted a statement regarding free cash withdrawal for your specific bank account. To submit or withdraw a statement you will be redirected to the Cash Withdrawal declaration menu in DirektNet.

3. Marketing consent

Click on Marketing consent under the More menu option.



The function is available to retail account owner customers who are at least 18 years old.

On this page you can view which channels you have authorized for marketing communications from the Bank. Authorization is indicated by the toggle switch being green (on) while restriction is shown by the toggle switch being grey (off).

You can provide consent for the following communication channels:

- Mail
- SMS
- E-mail
- Other e-channels
- Phone

You can confirm any changes by clicking the I set button.