

User Manual – myRaiffeisen mobile application



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DirektNet **User** **Manual:**

<https://www.raiffeisen.hu/dnetkezikonyv>

1 MYRAIFFEISEN MOBILE APP

1.1 MyRaiffeisen mobile app functions for users who also have DirektNet access

After concluding an agreement for the use of DirektNet, a user who has the right to operate the account is entitled to access the full functionality of the myRaiffeisen application.

- Mobile Token function during DirektNet use: DirektNet login, sign orders initiated in DirektNet and internet card payments with Mobile Token, by means of the Mobile Token PIN, or with biometric identification (fingerprint/iOS facial recognition)
- Activate DirektNet and Digital Channel access with Digital ID
- View your account balance and account information (current and credit card accounts)
- View transaction history (current and credit card accounts)
- Search your account history
- Display orders in progress
- Credit transfers in HUF and in-house transfers between HUF accounts
- Initiate HUF credit transfers using account alias
- HUF credit transfers with future value dates, book transfers between own accounts
- Payment requests
- In-house and outgoing SEPA credit transfers
- Foreign currency book transfer between own accounts
- Foreign exchange conversion at special rates
- QR code payment
- Card digitisation for Apple Pay use
- View list of standing transfer orders

- Save and cancel standing orders
- View direct debits, approve direct debits in excess of the limit, delete direct debits
- Save and cancel direct debit authorisations
- View time deposits, give time deposit orders, early withdrawal and withdrawal on the restart date of time deposits
- Analytics function (Money Out, Money In, Little Things, Big Spends, Cash Out), using which you can view according to categories your incomes and expenses over the last 3 months
- Personalise minor expenses
- Personalise major expenses
- Share transaction data
- Automatic categorisation of transactions
- Reload transaction data
- Credit card top-up
- View debit and credit card data
- Change the transaction limits attached to your debit and credit cards
- Share your account number
- View your personal profile
- Language selection (Hungarian and English)
- Change Mobile Token PIN, and biometric identification settings
- Real-time notifications (push messages)
- Switch between roles
- Applying for an overdraft by redirecting to the Online Overdraft platform (bankszamlahitel.raiffeisen.hu)

The list of available functions is continuously extended. Please follow the latest updates in Google Play and App Store.

1.2 MyRaiffeisen mobile app functions for users without DirektNet access

- Activate Digital Channel access
- Sign internet card payments with Mobile Token
- Own card transaction history
- View the user's own debit and credit card data
- View your personal profile
- Language selection (Hungarian and English)
- Change Mobile Token PIN, and biometric identification settings
- Real-time notifications (push messages)
- Switch between roles

1.3 The myRaiffeisen mobile application if you have the right to operate the account, and have no DirektNet access

You should use the myRaiffeisen mobile app because through your mobile device you can reach the balance and transaction history of your bank accounts, and can initiate credit transfers from anywhere, at any time;

- you can request and transfer amounts using QR code payment and payment requests;
- it is safe: you can use banking functions with your Raiffeisen DirektNet ID and Mobile Token PIN or your fingerprint, or in a suitable iOS device even by facial recognition;
- it is free, you can download it to your phone at any time;
- using the Analytics function of the application, you can survey your expenses and incomes quickly;

- with the automatic categorisation, arranging your expenses you can easily find out how much you spend on what.

1.4 The myRaiffeisen mobile application if you are a cardholder and have no DirektNet access

You should use the myRaiffeisen mobile app because it enables you to

- finalise your internet purchases simply, conveniently and with the security provided by strong customer authentication,
- check in the app your spendings made with your own card,
- it is free, and can be downloaded to your phone at any time.

1.5 Terms of use of the application

The myRaiffeisen app can be used by the **private individual and corporate customers**, as well as the cardholders of Raiffeisen Bank Hungary.

In the case of **corporate customers with joint signature right**, an instruction or order can be given as follows:

- if the order is initiated in the myRaiffeisen mobile app, both signatories should have myRaiffeisen mobile app, and for a successful order initiation myRaiffeisen mobile app should be used by both signatories (neither signatory should sign the order in any other electronic channel);
- if the order is initiated in DirektNet, both signatories can initiate a successful signature of the order in DirektNet only. However, the signature can be approved (validated) using the myRaiffeisen mobile app as well (VIII. SECURITY, 11. Signature devices).

The Bank has the right to unilaterally change the transaction limit set by the Customer, and has the right to introduce a Mobile Token limit if there is suspicion of some fraudulent payment transaction or abuse. and the Bank

hopes that it can protect the Customer's or the Bank's interest with such measure.

To register, you will need:

- to use the account-keeping services of Raiffeisen Bank Hungary (bank account and/or card)
- a mobile phone with an Android 7.0, iOS 13.0 or later operating system
- After 10/01/2022, the myRaiffeisen mobile application will not be supported on beta versions of iOS and Android operating systems.
- to notify your mobile phone number in advance to the Bank
- a Direkt ID and a one-time SMS activation code

1.6 Applying for the service

You can download the myRaiffeisen mobile app from Google Play, App Store or AppGallery quite simply, without filing a request. If you have an active DirektNet access, after download you can log in to the mobile app right away.

If your device is enabled to scan QR codes, you may as well install the application by scanning the codes below:

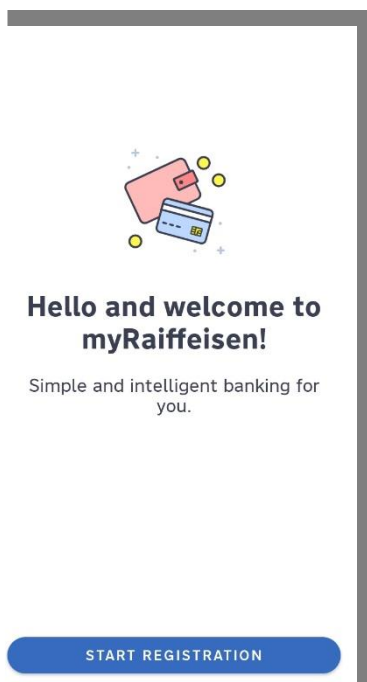


If you do not have an active DirektNet access, please visit the Raiffeisen branch that is nearest to you, or call our telephone customer service at the following phone number: 06-80-488-588.

1.7 Registration for the myRaiffeisen mobile app

If you have an activated DirektNet access, then after downloading the application follow the steps below to register:

1. Press the Registration button in the home screen.



2. Select your preferred language (English or Hungarian), then click on the Next button.



3. The Bank will connect your Raiffeisen bank account with the application. Click on the **Next** button to continue.
4. Enter your 8-digit **Direkt ID**, then click on the **Next** button to reach the password entry screen.



← Enter Direkt ID

Direkt ID

81

It's the same one you use to log in to internet banking.

NEXT

5. Enter the **Password** belonging to your Direkt ID, then click on the **Next** button. If **your password has expired**, it is possible to change your password within the application as well. In the case of an expired password, you do not have to do anything special, password change will be offered to you.
6. If you have **forgotten your password**, request a one-time activation PIN on the phone (choose menu options 2-4) or at a branch.
7. If you do not yet have a Password, then you may enter one during registration; in this case this is when you have to enter your activation code:



← Enter password

Direkt ID

817

Password

.....

It's the same one you use to log in to internet banking.

NEXT

[FORGOT PASSWORD?](#)

8. After this, please enter any 5-digit Mobile Token PIN of your choice, then click on the **Confirm** button.

← Choose PIN

Now, choose your PIN

• • • • •

1 2 3

4 5 6

7 8 9

0

CONFIRM

9. The code should consist of 5 digits:
- Adjacent numbers may not add up to an ascending or descending sequence (e.g. 12345 or 09876 – the digit 0 can represent the value 10 as well),
 - The code must not be a sequence where the numbers are increasing or decreasing by the same value, e.g. by two, 02468 (increasing) or 86420 (decreasing),
 - You must not repeat the same digit three or more times (e.g. 57333).

10. Confirm the code by entering it once more, then press again the **Confirm** button.

← Authorization

One-time password (OTP)

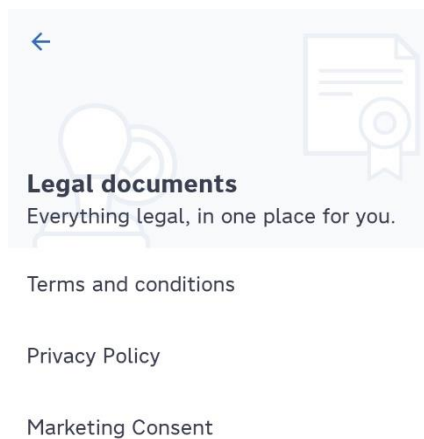
phbtangh

This will be sent to 06****6960 via SMS.

AUTHORISE

REQUEST NEW OTP

11. Enter the one-time password sent in SMS to your mobile phone number registered with the Bank, then press the **Sign** button.
12. **WARNING!** You are going to give access to your account in a new device. If you did not initiate this, please notify the Bank immediately at phone number [+3614865380](tel:+3614865380). This password is NOT a login code, do NOT enter it in your browser, only in the myRaiffeisen mobile app. Your mobile token activation code is: qbuxkthr. Raiffeisen Bank
13. Read the Terms of Use carefully, accept the Terms & Conditions and the Privacy Policy, and press the **Accept** button.



14. After the account has been successfully connected, you can see the following screen.

If you do not have an activated DirektNet access, follow the steps below to register:

1. Download the myRaiffeisen mobile application to your phone from the URL www.raiffeisen.hu/myraiffeisen-app.
2. Install and start the myRaiffeisen mobile app on your phone.
3. Enter your Direkt ID and the one-time Digital Channel activation code received in SMS.

If you have not received a Direkt ID, or have forgotten it, please call our telephone customer service at phone number +36-80-488-588, or visit one of our branches. If you have several different roles and consequently several Direkt IDs, you need to activate only one of the identifiers. If you have done so, all your roles will be available to you.

4. Create a Password for your Direkt ID.



Please remember the password, because if you should replace your phone or re-install the application you will need it for the new registration.

5. Enter any Mobile Token PIN code of your choice (consisting of 5 digits). Remember it, because you will need it for login as well as to authorise internet card payments.

Depending on your device, you may as well authorise your payments by fingerprint or facial recognition.

6. Having performed the above tasks, you will receive a one-time SMS code to your mobile phone number registered with the Bank, which you will have to enter in the application.



If your mobile telephone number registered previously at the Bank has changed in the meantime, please have the new telephone number


1.8 Choosing Mobile Token PIN

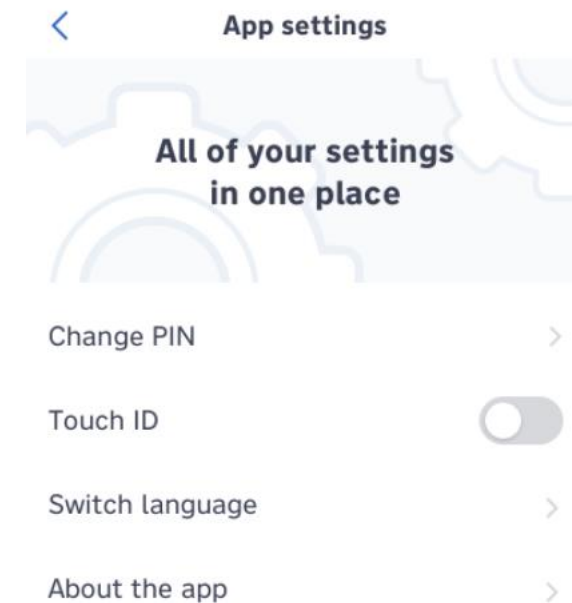
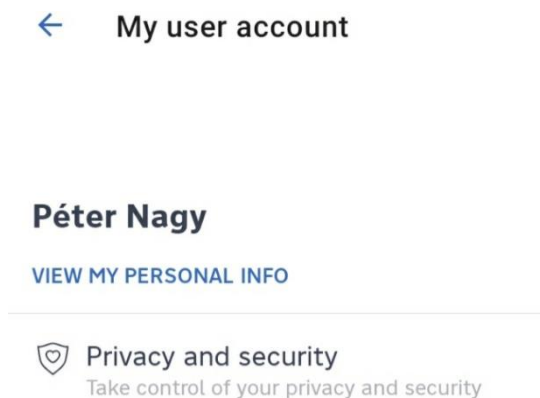
The code must consist of 5 digits, and

- adjacent numbers may not add up to an ascending or descending sequence (e.g. 12345 or 09876; the digit 0 can represent the value 10 as well),
- the code must not be a sequence where the numbers are increasing or decreasing by the same value, e.g. by two, 02468 (increasing) or 86420 (decreasing),
- you must not repeat the same digit three or more times (e.g. 57333).

2 SETTINGS

2.1 Changing my Mobile Token PIN

1. By clicking on the  icon in the top right corner in the application, you reach Settings, where in the "App settings" line you can select the "Change PIN" function.



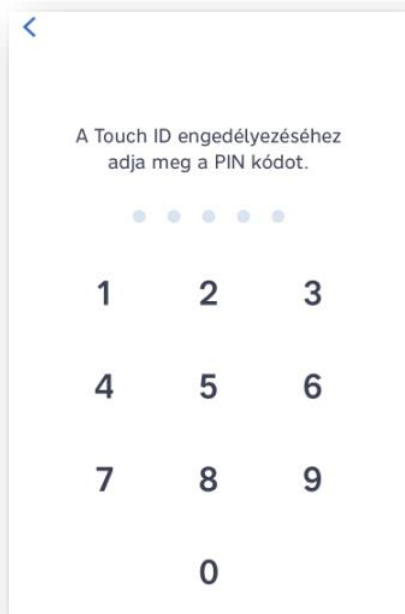
2. For the change, please enter your current PIN, then the new code, which you should confirm by entering it once more. Upon a successful change, the following message is displayed:

2.2 Mobile-token management


In myRaiffeisen settings/ Application settings, under the Mobile token settings menu item, you can see the different Mobile token devices sorted by status. By tapping on the device, you can see the details and have the option to suspend, delete or reactivate the tokens. These functions are not available on the device on which you are currently using the myRaiffeisen application. If you want to change this, you can do so in the DirektNet internet bank, or please call our customer service at +36-80-488-588 or visit one of our bank branches.

2.3 Enable/disable fingerprint identification

1. Upon registration to the application, the biometric identification option is disabled. If Touch ID / fingerprint identification is available in your device, upon login following registration we will send you a notice asking you whether you want to enable it or not:
2. After authorisation, you have to enter your PIN used for login:



3. You will get a notice on the successful authorisation of Touch ID / fingerprint identification. After this, you can immediately use it for login as well as to approve different transactions:

4. If later on you want to change this, click on the  icon in the top right corner of the application to reach Settings:

← My user account

Péter Nagy

[VIEW MY PERSONAL INFO](#)



Privacy and security

Take control of your privacy and security

5. Within Settings, you can enable/disable fingerprint identification with the switch at the end of the "Touch ID" / "Fingerprint" line:

App settings

All of your settings in one place

Change PIN

Fingerprint



Switch language

About the app

2.4 Enable/disable the facial recognition feature

1. Upon registration to the application, the biometric identification option is disabled. If Face ID is available in your device, upon login following


registration we will send you a notice asking you whether you want to enable Face ID or not:



Do you want to use Face ID next time?

It's easy, fast and secure.

Enable Face ID

2. After authorisation, you have to enter your PIN used for login:
3. You will get a notice on the successful authorisation of Face ID. After this, you can immediately use Face ID for login as well as to approve different transactions.
4. If later on you want to change this, click on the  icon in the top right corner of the application to reach Settings:

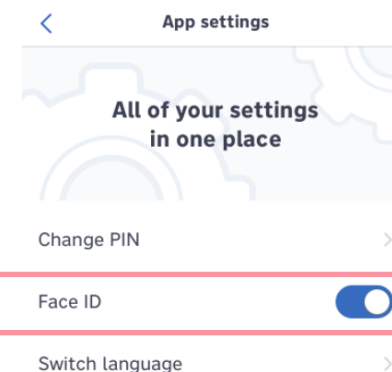
← My user account

Péter Nagy

[VIEW MY PERSONAL INFO](#)

 **Privacy and security**
Take control of your privacy and security

5. If your iOS device is suitable for facial recognition, then in the App settings platform the option to enable Face ID will appear. By means of the switch beside "Face ID" you can turn on or off the facial recognition feature.



2.5 Login to myRaiffeisen with PIN

1. In the case of login with PIN, you have to enter the PIN provided upon registration in the login platform.

2. After you have entered the PIN, the home screen appears, and you can start banking with myRaiffeisen.

2.6 Login to myRaiffeisen with Touch ID

1. If you have authorised fingerprint identification in the application, you will see the following platform upon login.
2. After you have scanned your fingerprint, the home screen appears, and you can start banking with myRaiffeisen.

2.7 Login to myRaiffeisen with Face ID

If you have authorised facial identification in the application, upon login your telephone will automatically perceive your face. After successful facial recognition, the home screen appears, and you can start banking with myRaiffeisen.


2.8 Login if you are acting in several roles

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.), you can log in to the mobile app with any Direkt ID of yours, and access all accounts you are authorised to access.

2.9 View my roles


You can view the accesses that you can choose from below your current role:

You now are acting as

 **Mercédesz Domanovszki**
Trustee from private account

Choose another role

 **István Domanovszki**
My own account

 **Tóth Ltd.**
Trustee from business account

2.10 Switching roles

If you may act at the bank in several roles, you can switch between your different roles by clicking on the relevant name below the text “You are acting as” without registering separately in each role.

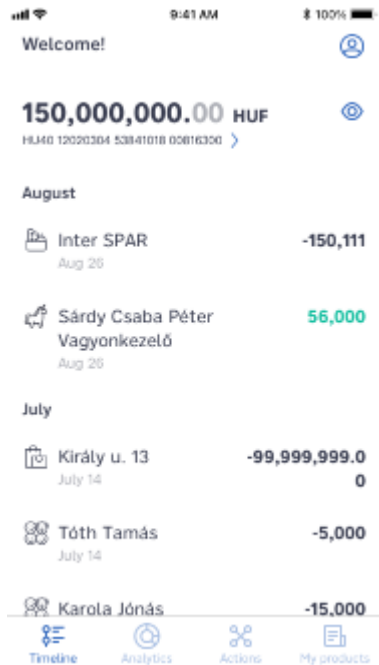
You now are acting as

 **Mercédesz Domanovszki**
Trustee from private account

After switching roles, you can view the accounts, debit and credit cards belonging to the selected access, with the rights belonging to the given role. **Cardholders who do not have signature right over the account may not access the functions related to the account**, and will only have the right to view their debit/credit card data and authorise internet card payments. If you exit the app, upon your next login you will enter in the role you last used.

As a cardholder, you can initiate a switch of roles from the **Timeline**, by clicking on the relevant debit/credit card number.

Upon your next login, the app will always automatically start with the role you last used.



2.11 Managing push notifications in the case of an iOS device

1. After registration to the app, a full-page message appears on the enablement of real-time notices:



Stay up-to-date with real time notifications.

We will notify you if there are pending transactions for you to authorise.

Set up notifications


2. Press the enable notices button.
3. In the pop-up window you can Authorise or Forbid notices.
4. If you want to authorise them, press the Authorise option. From then on, the application will send notices to your mobile phone in the form of push messages.
5. If you want to change the settings of notices later, you can do so in your mobile device in the platform Settings/Settings of notices.

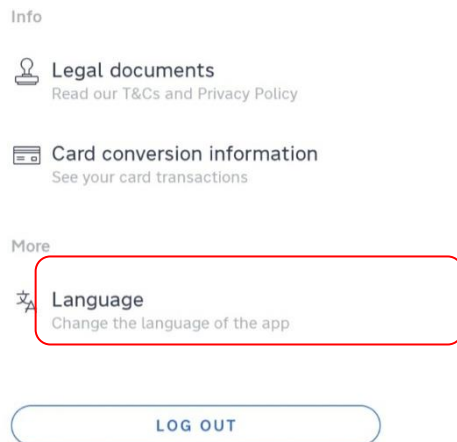
2.12 Managing push notifications in the case of an Android device

If you have a device for which the myRaiffeisen app can be downloaded only from AppGallery, the Push notification service is not available in your device.

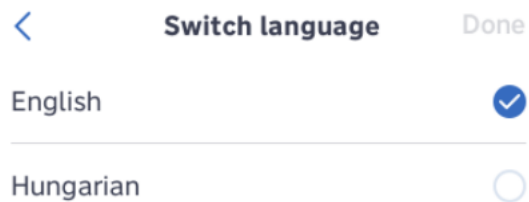
1. In the case of Android devices, after the application is downloaded the sending of real-time messages function will be automatically enabled.
2. If you want to change the settings of notices later, you can do so in your mobile device in the platform Settings/Settings of notices.

2.13 Changing the language of the application


1. Click on the  icon in the top right corner in the application to reach Settings.

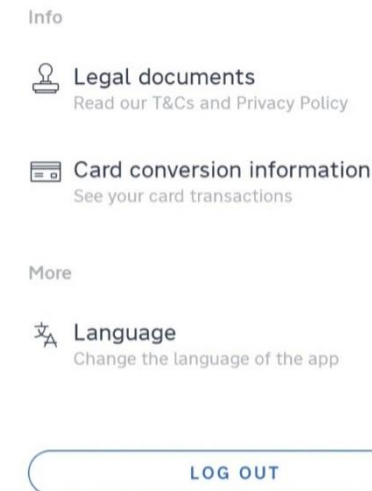


2. Choose whether you want to use the application in the English or Hungarian language.

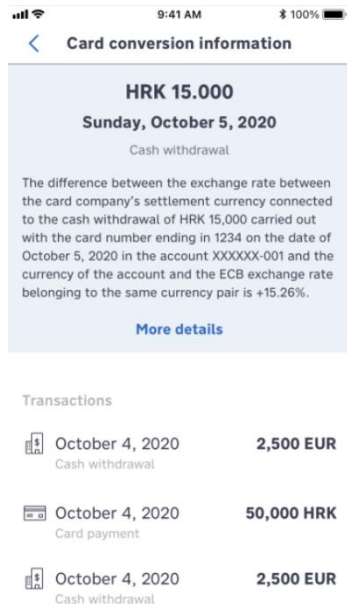


2.14 Viewing the exchange rate difference of card transactions


1. Click on the  icon in the top right corner in the application to reach this menu option. Upon each foreign currency transaction, the Bank will send you a notice in the form of a push message on the exchange rate difference applied in the course of the currency conversion. If you tap the message the myRaiffeisen app opens, where after identification you can view the details. If you receive a message with similar content, but the application that opens is not the myRaiffeisen app, please do not enter your identifiers!

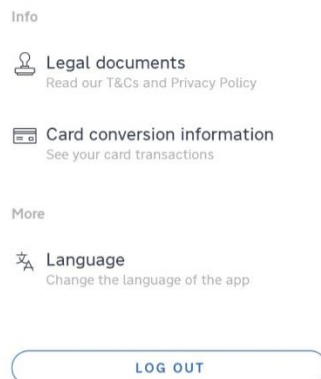


2. Click on the "Card conversion information" line to view the list of foreign currency transactions. The message including the spread belonging to the latest order is visible in full at the top of the page; to view the information concerning previous transactions, tap the relevant transaction. These messages are available in the myRaiffeisen app from the 1st day of T-1 month until T day.




2.15 Viewing legal documents and the privacy policy

1. Click the  icon in the top right corner in the application to reach legal documents.
2. Press the "Legal documents" line, you will reach the Bank's Terms and conditions and the Privacy Policy.




2.16 Viewing my personal data

1. After entering the application, press the  icon in the top right corner to view your personal profile.
2. Press the "**View my personal info**" button:

Péter Nagy

[VIEW MY PERSONAL INFO](#)

 **App settings**
Change language and security settings

3. If your personal data have changed, please contact our telephone customer service using the  button in order to update your data registered at the Bank.

2.17 Join us

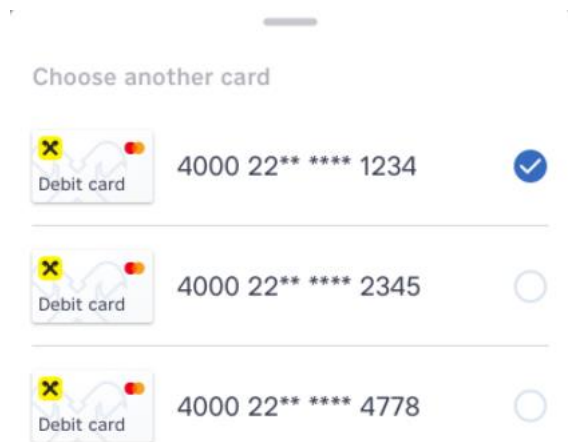
By tapping on this item, you will be redirected to the Banks' website, where you can find our latest open positions.

3 TIMELINE

3.1 About the Timeline feature

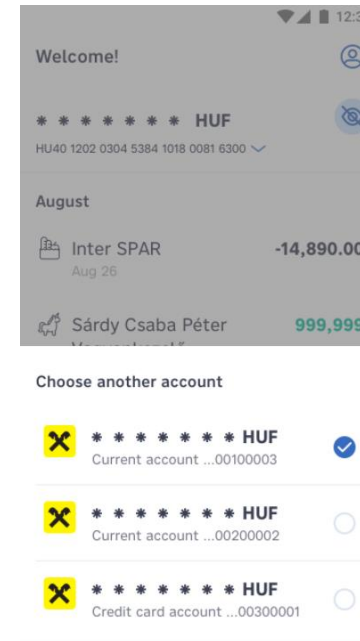
The Timeline feature is available to cardholders who do not have the right to operate the account. Here the transactions executed with the given card are shown in a chronological order.

If you have several cards, you can view the timeline of any of your cards by clicking on the card number.




3.2 Viewing my different accounts

By pressing the > icon beside the available balance, you can switch between your different accounts.

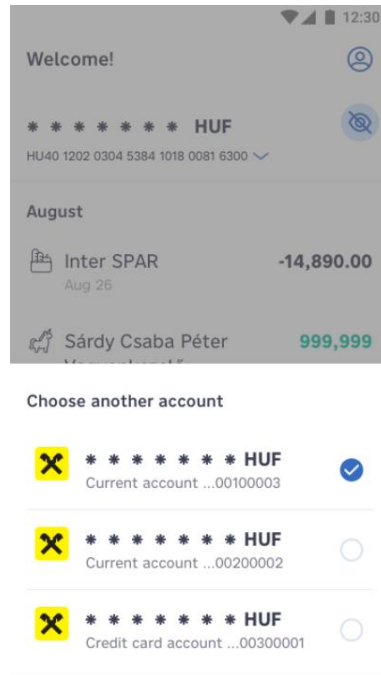


3.3 Hiding my balance


1. After login, by tapping the  icon beside the balance of the bank account you can hide the balance, and instead of the amount available in the account asterisks (*) will be displayed.

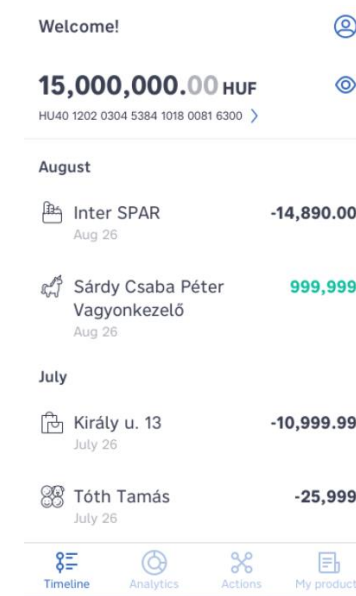


2. This setting concerns the balance appearing in the Timeline only, and with one single movement it can be changed to apply to all accounts.



3.4 Viewing my transaction history

1. After you have logged in, transaction history is the first thing that is displayed.
2. By pressing the  icon in the bottom line of the application, you can view the transaction history of the selected bank or credit card account at any time.
3. If you have just opened an account recently, and no cash movements have taken place in it yet, the text "No transaction can be displayed" will appear.



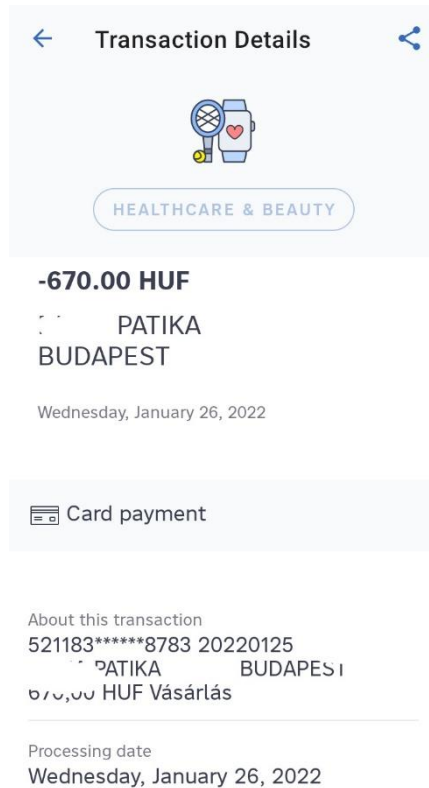
4. If there have been cash movements in the account, they appear here in a chronological order. Incoming amounts are shown in **green**, whereas deductions are shown in **black** in the Transactions view.

3.5 Viewing the details of a transaction

1. In the transaction history view, click on the item whose details you want to see.



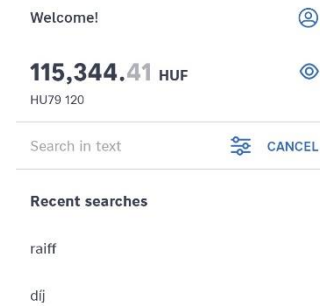
2. The details of the transaction will appear.



3.6 Searching my transaction history

In the Timeline you can search among the transactions of the last 6 months by entering any text or after setting filter criteria.

- 1. Search by text:** you may search for a partner's name or a narrative, or you may as well select a previous search from the list that appears. You can delete the search by tapping the "x" icon beside the text field.



- 2. Search by filtering:** tapping the filter icon in the top right corner you can select from the following filter criteria:

- Amount: by entering a minimum and/or maximum value
- Date: you can initiate a search in an interval not longer than 90 days
- Direction of transaction: money in or money out
- Status: booked or pending

You can delete the filter criteria by tapping the  icon in the top right corner.

3.7 Making a payment copying the data of a previous transfer

1. In the transaction history, press on the transfer that you want to repeat (optionally changing some data).
2. Press the **Try again** button in the bottom of the “Transaction Details” page:
3. Check the new order, pre-filled with the data of the previous transfer, and change if necessary the account from where the transfer is to be launched, the amount, or the narrative.
4. Then you can sign the transfer.

3.8 Sending the details of my transfer to someone

1. In the transaction history, press the transaction whose data you want to send.

2. In the “Transaction Details” screen that appears, click on the share icon in the top right corner, and select the method of sending offered by your mobile device (e.g. e-mail).
3. The application will send the transaction details to the recipient in a text format.

4 ACTIONS

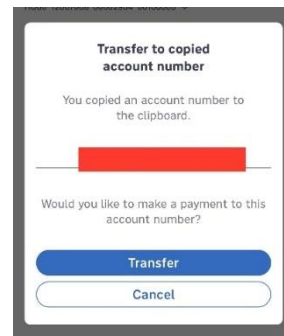
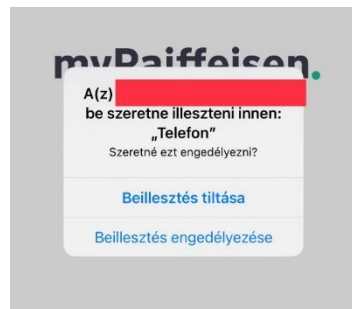
4.1 Transfer to copied bank account number

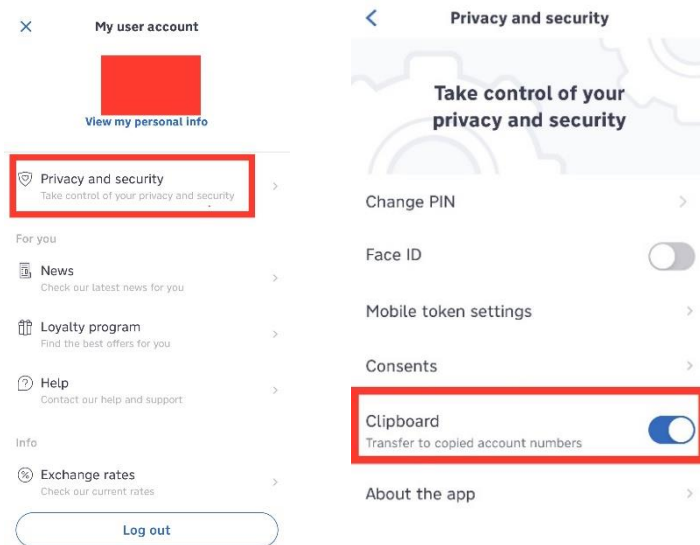
With the myRaiffeisen mobile application you are able to initiate a payment with a single tap to a bank account number or Hungarian IBAN number that has been copied to the clipboard of your device.

The steps to use the function:


1. Copy a bank account number or Hungarian IBAN number. The copied item will be on the clipboard of your device.
2. Open and log in to the myRaiffeisen application.
3. A pop-up window will ask for your permission to paste items from your clipboard to the application. Tap on the „Allow paste” button.
4. The application displays the account number/ Hungarian IBAN and ask for reassurance that it's the correct data. If the data is correct, by tapping the „Transfer” button the application navigates to the new payee screen.
5. By filling out the missing data (adding new payee, nickname, amount, processing date) the payment can be finished.

If you wouldn't like to use the functionality, it could be turned off from the user account menu, under the privacy and security tab by switching the toggle off.

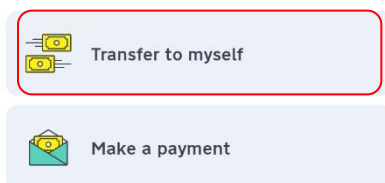




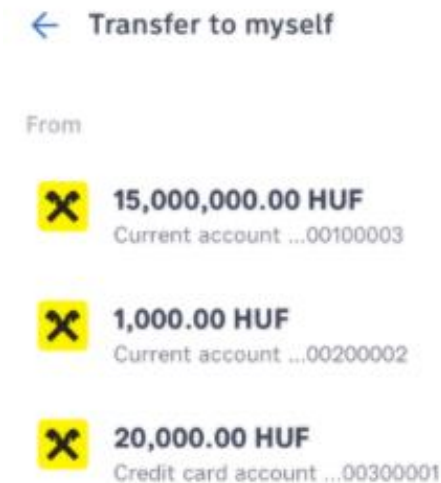
4.2 Putting money from one of my Raiffeisen accounts to another one

1. If you press the  icon in the bottom of the screen, the Actions page appears, where you can move money between your own accounts using the **Transfer to myself** function.

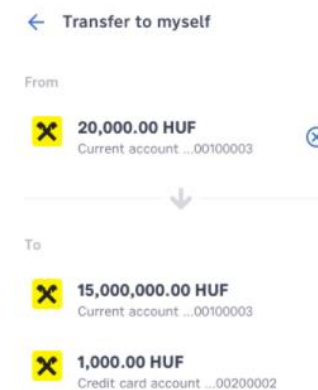
Actions



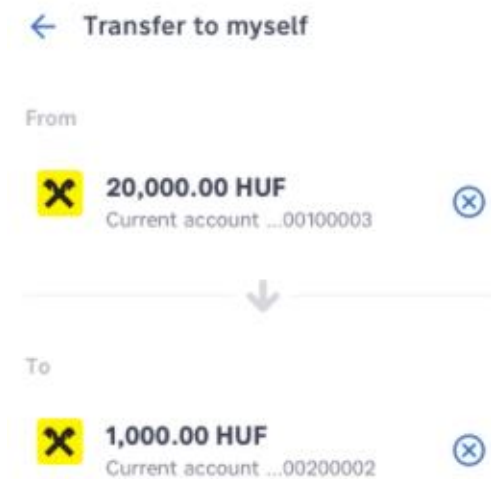
2. Select the account you want to transfer the money from (Source account):



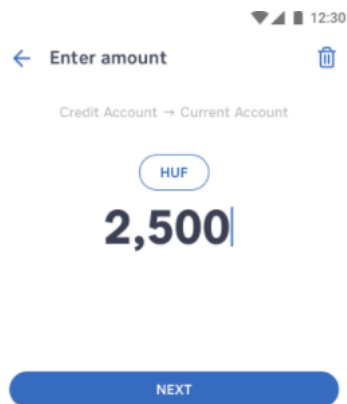
3. Then identify the account you want to transfer the money to (Beneficiary).



4. Check the selected accounts, then press the **Next** button.




5. Enter the amount:

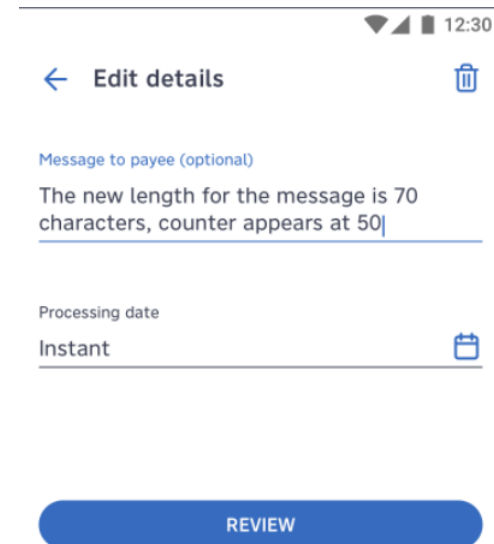


6. If you want to transfer the amount not in the currency of the source account (but e.g. in that of the target account), press the (e.g. HUF) currency shown above the amount, and select from the options offered.

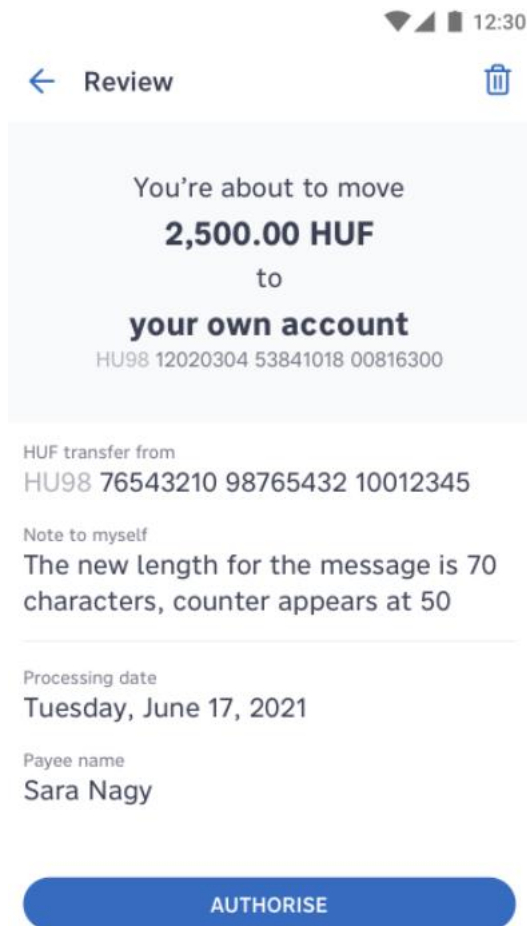


ATTENTION! A transfer in a currency other than that of the source account  qualifies as a foreign currency transfer, which is subject to a fee specified in the List of Terms & Conditions as amended from time to time.

7. Press the **Next** button, and if you want to write a narrative, after entering the text press the **Save order** button.




8. If you find all data in the Dashboard to be order, press the **Sign** button.
If you want to change anything in the order, press the back arrow in the top left corner of the screen.

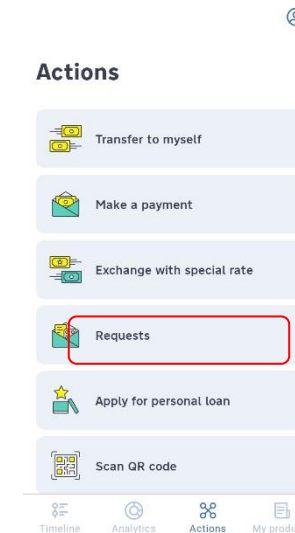


9. Sign the order with the method of authentication you use (you can check it in the Settings/App settings menu).

10. When the application sends your order to the Bank, the following screen appears:

4.3 Managing payment requests

1. Click on the  icon in the bottom of the screen, then press the **Requests** function.

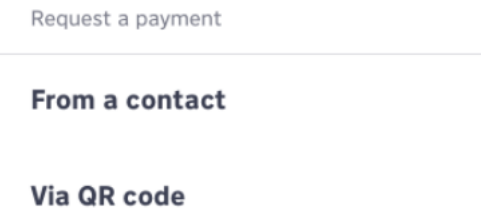


2. If you click on the Requests function, the **list of outgoing and incoming payment requests** appears. Payment requests are available in the list for 90 days counted from the day they are launched or received.

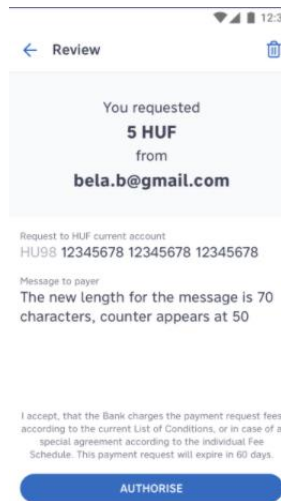


3. A payment request enables you to submit a request for payment **within Raiffeisen Bank** up to **HUF 20 million**, which the recipient of the request (payer) may settle with a credit transfer.
4. Since 1 April 2020, it has been possible to use payment requests between different banks as well; however, 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.

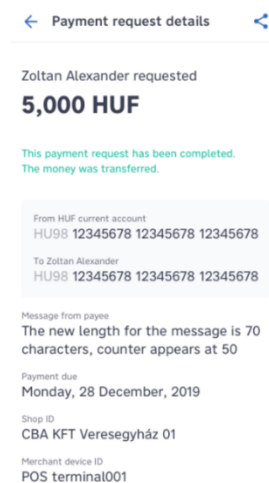
5. **Press the “+” sign** in the top right corner of the list to initiate a **new payment request**. In the pop-up window select the **from a contact** option.




6. The first step of initiating a request—as usual in the case of transfers—is to select the payee (or enter a new one). Then enter the requested amount, and optionally the narrative. Sign the request to complete the process.
7. In the case of a payment request initiated in the myRaiffeisen mobile app, the period of validity is always 2 months. It is not possible to specify a payment deadline in the myRaiffeisen mobile app. You can initiate a payment request against an account number kept at a Hungarian financial institution, specifying the account number, or the IBAN or an account alias. (For detailed information on account aliases, see Chapter I/g “Account aliases” of the User Manual.)
8. You can view **detailed information** on incoming and outgoing payment requests by pressing the relevant item in the list.
9. When an **outgoing payment request** is fulfilled, corporate and private banking customers get a push notification on the incoming credit, provided the sending of push notifications has been authorised in the application.

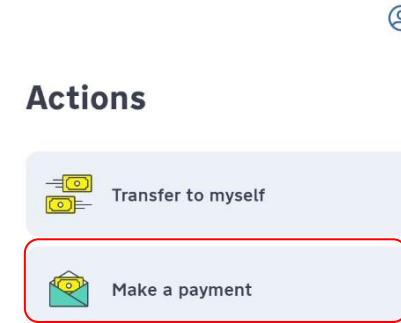


10. On **incoming payment** requests, you will get a push notification, and they will appear in the list of payment request. You can **accept or reject** an incoming payment request with the action buttons in the bottom of the screen showing the detailed information. Accepted payment requests are **settled by credit transfer**.

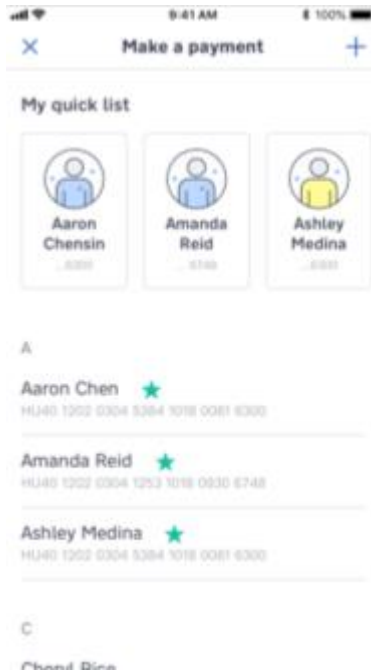


4.4 Handling my payees

1. Click on the  icon in the bottom of the screen, then press the **Make a payment** function.



2. If you have not saved any payees yet, you will see the following screen:
3. If you have already saved payees in the DirektNet internet banking platform, the data that were saved in May 2019 are transmitted to myRaiffeisen. Payees are shown in myRaiffeisen by their full names; however, you may as well specify a short nickname of your choice for each in the app.



4. **Tip:** Draw the name to the left and press the ★ icon to put the selected payee on your quick list, while drawing it to the right you can change the name as well as the account number.

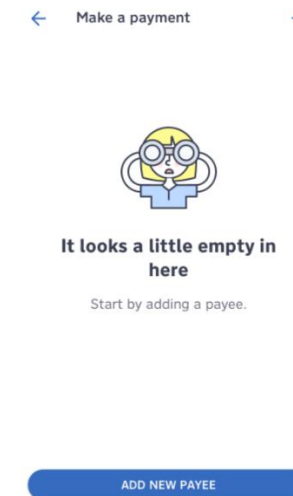


5. If you wish to add a new payee to the list, press on the + icon in the top right corner of the screen.


6. Enter the **full name of the Payee**, the Payee's **account number** in a 3x8 digit (GIRO) or IBAN format, or an **account alias**, and the Payee's **nickname** if you wish, then press the **Next** button. (For detailed information on account aliases, see Chapter 1/g "Account aliases" of the User Manual.)
7. In the name of the payee, you may as well use the following special characters:]#&\$%&()+,-./:;?@_{}!
8. The application will save the data of the new payee only after the initiated transaction (e.g. credit transfer) has been signed. You can check the data of the new payee thus saved in the Make a payment function of the Actions screen at any time.

4.5 Initiating a credit transfer

1. Click on the ✂ icon in the bottom of the screen, then press the **Make a payment** function. If you have not saved any payees yet, you will see the following screen.



2. If you have already saved payees in the DirektNet internet banking platform, they will appear automatically in myRaiffeisen as well with their full names according to the May 2019 state of DirektNet.
3. If you wish to save a new payee, press on the **+** icon in the top right corner of the screen.
4. Enter the **Payee name, nickname, account number** in a 3x8 digit (GIRO) or IBAN format, or an **account alias**, then press the **Next** button. (For detailed information on account aliases, see Chapter I/g "Account aliases" of the User Manual.)

← New payee 


Payee name


Payee nickname

IBAN or account number
Account number will be converted into IBAN number.



Save payee to my list.

NEXT

5. In the name of the payee, you may as well use the following special characters:]#%&()+,-./;:~@_{}!
6. Press the blue downward arrow  to select which account of yours you want to start the transfer from.

← Enter amount 


From

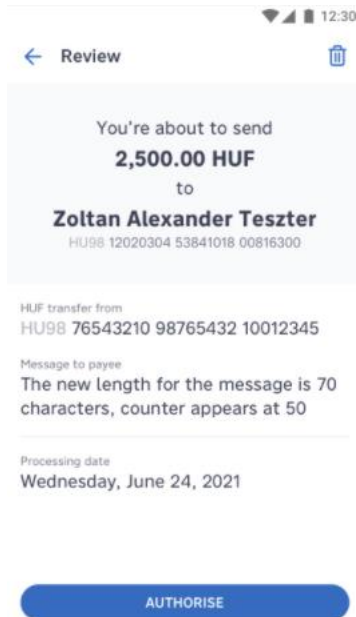
 15,000,000.00 HUF 
Current account ...00100001

HUF

2,500

NEXT


7. Enter the amount you wish to transfer, then click on the **Next** button.
8. You can write a narrative for the credit transfer, which will appear in the transaction history as well. After entering the text, press the Save order button.
9. You can check the data of the transfer in the Dashboard. If the data are all right, press the **Sign** button. If you wish to change anything in the order, press the blue back arrow  in the top left corner of the page.



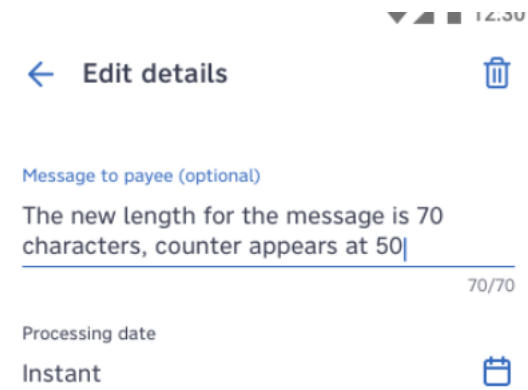
10. Sign (authenticate) the order with your Mobile Token PIN code, or your fingerprint / facial recognition in an iOS device (Face ID). After the first couple of times following registration, further authentication by means of one-time passwords is required. You will get the password in SMS.
11. You will get a confirmation on the sending of the order

4.6 Makink a credit transfer order or book order with a future value date

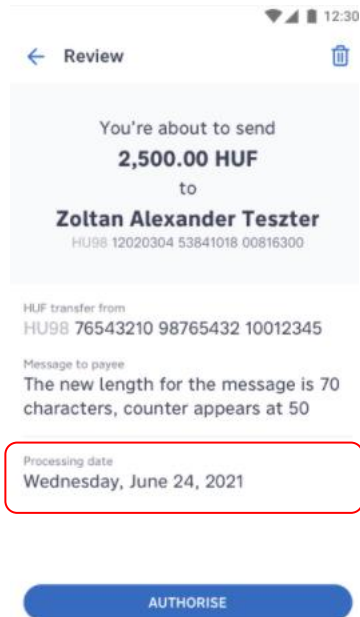
You can currently make an order that is to be executed on a future value date in the following cases: HUF credit transfer to an IBAN or GIRO account number, in-Bank book transfer between own HUF accounts, and repayment of credit card debt.

1. Press the  icon in the bottom of the screen, then select the **Make a payment** function.



2. Select the payee from the List of partners, or enter the **Payee's name, nickname, account number**, and the **amount** to be transferred, then press the **Next** button.
3. If you tap on the **Value date** field, a calendar appears, where you can select the value date of the transfer.



4. After checking the value date on the confirmation screen following the input, you can sign the order with your Mobile Token PIN code, or your fingerprint / facial recognition in an iOS device (Face ID).





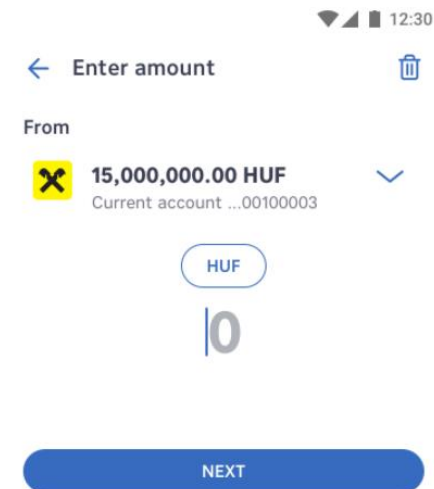
4.7 Initiating a credit transfer to a payee included in my own contact list

1. Press the  icon in the bottom of the screen, then select the **Make a payment** function.
2. Press the  icon in the bottom right corner of the screen, then select the account alias "Phone number" or "E-mail address" from the list
3. Press the "Select from contact list" option.
4. Upon the first use, the app will ask for your permission to access your contacts (the permission can be cancelled at any time in your phone settings).

5. After permission is given, the contact list will open, and you can select the payee of the transfer from here by tapping the relevant contact.
6. Edit the data in the platform if necessary, then by pressing the Next button you can save and then sign the transaction.

4.8 Initiating a SEPA credit transfer

1. Press the  icon in the bottom of the screen, then select the **Make a payment** function.
2. Enter an IBAN account number valid in a SEPA member state. If you want to make a payment to a new payee, press the  icon in the top right corner of the page, and enter the **Payee name**, nickname and IBAN format **account number**, then press the **Next** button.
3. In the name of the payee, you may as well use the following special characters:]#\$\$%&()+,-./:;?@_{}!
4. Select the source account you wish to start the transfer from.



5. Enter the amount you wish to transfer.


6. If you want to change the currency of the order, you can do so with the currency selection function:

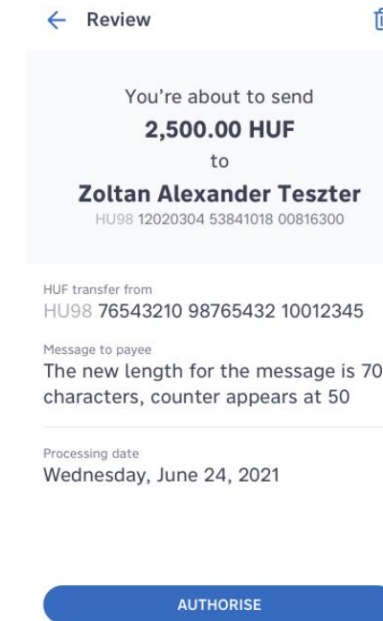
EUR



HUF



7. You can write a narrative for the credit transfer, which will appear in the transaction history as well.
8. After entering the text, press the **Review** button.
9. You can check the data of the transfer in the Dashboard. If the data are all right, press the **Sign** button. If you wish to change anything in the order, press the blue back arrow  in the top left corner of the page.



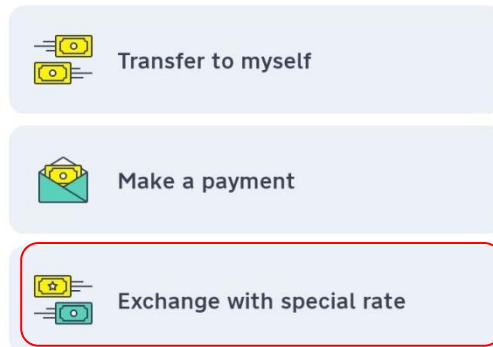
10. If you find everything to be in order, sign the order. After the first couple of times following registration, further authentication by means of one-time passwords is required. You will get the password in SMS.
11. You will get a confirmation on the sending of the order.

4.9 Converting currencies promptly at special rates

You can exchange currencies promptly and at a special rate only between your Raiffeisen accounts kept in different currencies (e.g. HUF and EUR).

1. Press the  icon in the bottom of the screen, then select the **Exchange with special rate** function:

Actions



2. First select the account you want to start the conversion from (Source account), then the account (kept in a different currency) you want the money to be credited to (Beneficiary). After this press the **Next** button.

← Exchange with special rate

From

✘ 15 000 000,00 HUF
Current account ...00100004

✘ 1,000.00 EUR
Current account ...00200003

← Exchange with special rate

From

✘ 15 000 000,00 HUF
Current account ...00100004

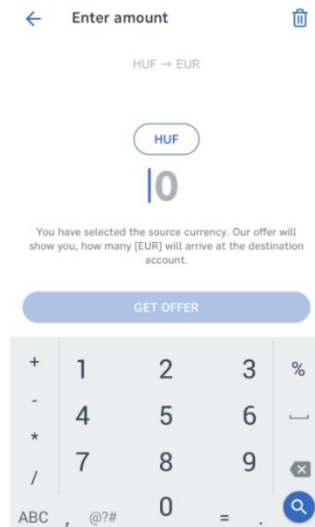


To

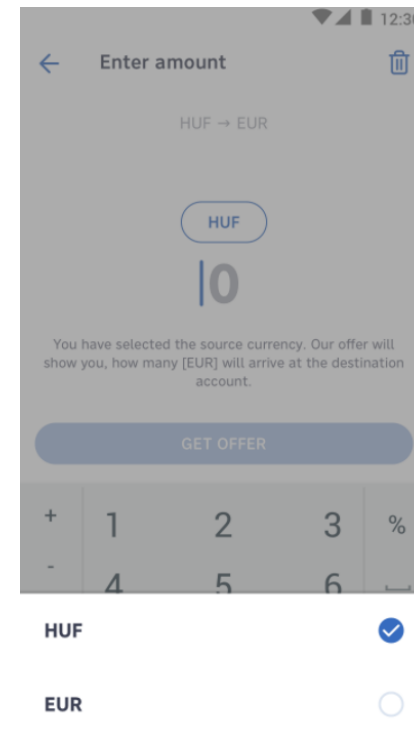
✘ 1,000.00 EUR
Current account ...00200003

NEXT

3. Enter the amount you wish to convert.



4. If you want to specify the desired amount not in the currency of the source account, press the currency button to switch currencies:



5. Press the **Get offer** button to continue.
6. You can see the special exchange rate calculated by the Bank; you have 60 seconds to accept the offer (the counter shows the remaining time).
7. If you want to start the currency exchange, press the **Exchange** button.

4.10 QR code payment

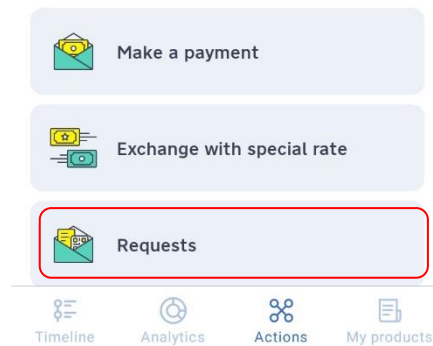
You can use the myRaiffeisen app to create and scan QR codes as per the MNB standard, as well as scan QR codes issued in the SimplePay and SimpleBusiness payment platforms. QR code scanning is available to all our

customers who use the myRaiffeisen app, whereas currently only our retail customers can generate QR codes. If you are not a retail customer, but wish to use this feature, you can do so with the “Raiffeisen Scan&Go” application. QR codes store the data of payments (e.g. target account, amount, narrative), which—scanned with the camera of another device—can be displayed by the myRaiffeisen app. The data of the payment displayed in the application (with the data filled in already) can be modified, or signed right away. You may as well generate QR codes at any time by providing the target account, the amount and optionally a narrative.

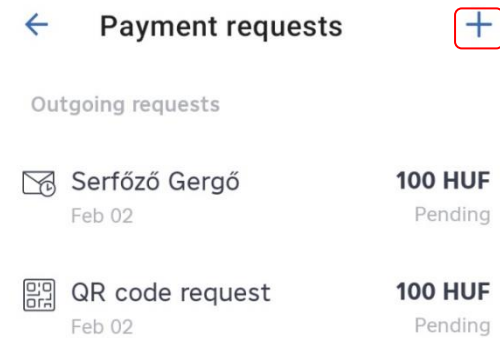
The application uses QR codes as per the MNB standard, thus it is compatible with any financial institution’s QR codes created by the same standard.

4.1.1 Creating a QR code

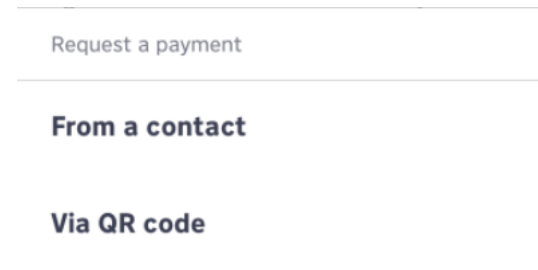
1. Press the  icon in the bottom of the screen, and select the **Requests** function:



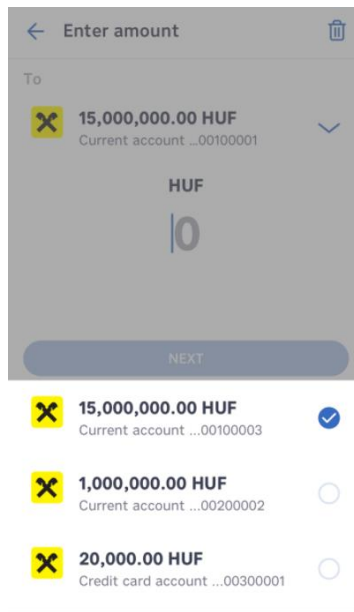
2. Press the “+” button in the top right corner of the list of payment requests:



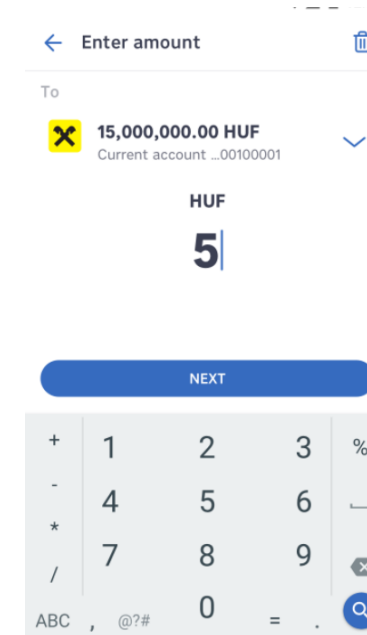
3. Select the **via QR code** option in the pop-up window:



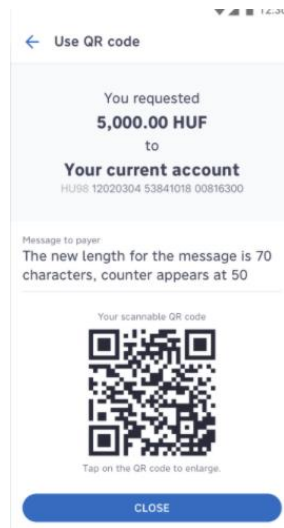
4. Select to which account of yours (Target account) you want to receive a payment from your partner:



- Specify the amount (**up to HUF 10,000,000 at maximum**), then press the **Next** button.



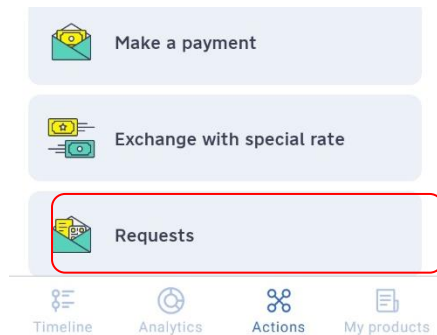
- The screen that appears displays all data and the QR code containing these.
- If your partner scans this code in their own mobile device with the Scan QR code function of the myRaiffeisen app, the payment—completed with the data—will appear for them, waiting only to be signed.
- After your partner has scanned the QR code, press the **Close** button.



3. Click on the QR code list element you need to open the screen including the QR code. After your partner has scanned the QR code, press the **Close** button.

4.12 Subsequently accessing the QR codes I have created

1. Press the  icon in the bottom of the screen, and select the **Requests** function:




2. You can find your QR code requests in the Outgoing requests section:

← Requests +


Incoming requests

 Laszlo Barabas **100,000 HUF**
Jan 15 Pending

 Zoltan Alexander
my friend **5,000 HUF**
Jan 15 Declined

Outgoing requests

 Laszlo Barabas **100,000 HUF**
Jan 15 Pending

 Zoltan Alexander
my friend **5,000 HUF**
Jan 15 Recalled

 QR code request **5,000 HUF**
Jan 15 Pending

← QR code request

You requested

5,000.00 HUF

to

Your current account

HU98 12020304 53841018 00816300

Message to payer

The new length for the message is 70
characters, counter appears at 50

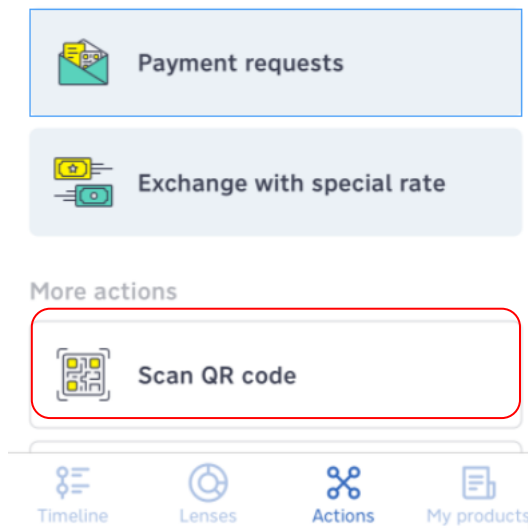
Your scannable QR code



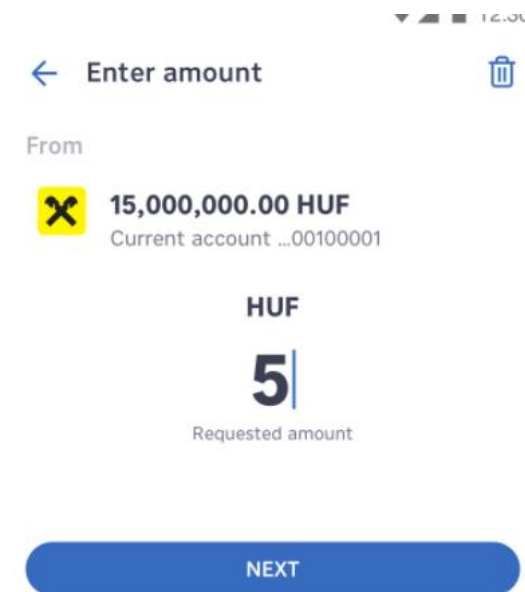
- On incoming credits received on the basis of scanned and successfully performed QR codes, corporate and private banking customers get a push notification, provided the sending of push notifications has been authorised in the application.

4.13 Scanning QR codes created for payments

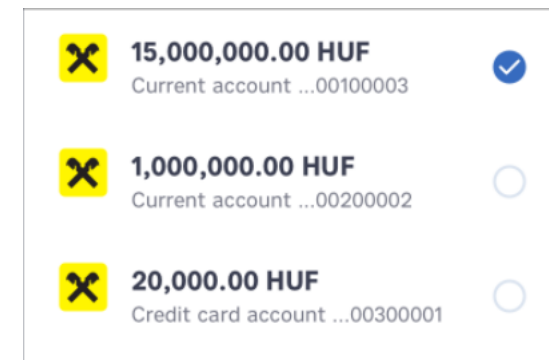
- Log in to the app, and in the Actions screen press the  icon in the bottom, then select the **Scan QR code** function:



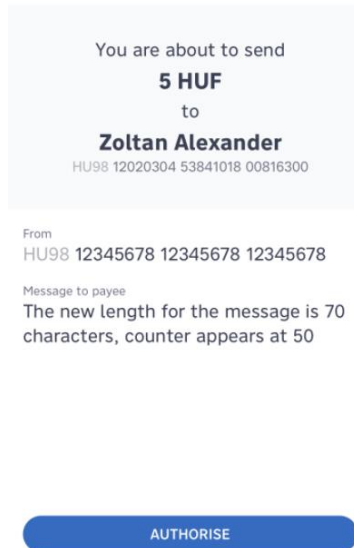
- Upon the first use please allow the application to access the camera of your device. If the application is not allowed to access the camera, it will not be able to scan the QR code.
- To scan the code, hold the camera of your device over the QR code.
- After this the Payments screen appears, pre-filled with the amount provided by the person creating the code:



- Select which account of yours you wish to transfer the money from (Source account). To make the payment, press the **Next** button.



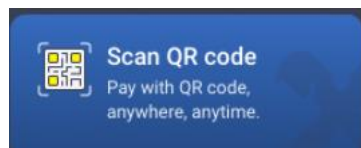
6. You can check the data in the Dashboard, and validate the payment by pressing the Sign button.



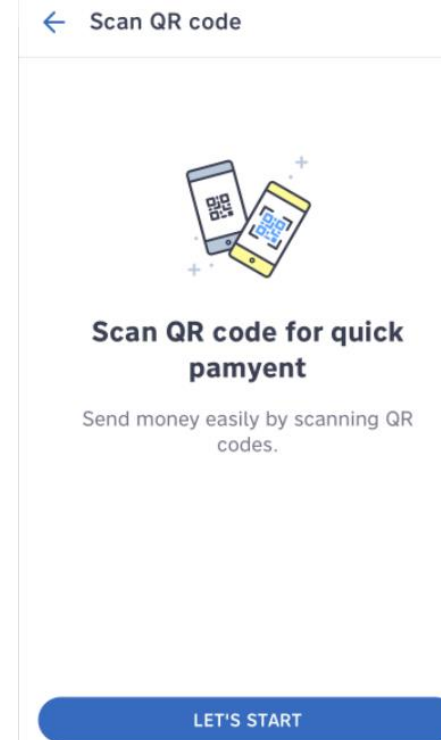
7. The app will notify you of the payment process. The requested amount will be credited to your partner's account within a few seconds.

4.14 The quickest way to access QR code payment

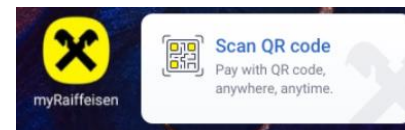
In your mobile phone among the widgets find the widget belonging to the myRaiffeisen app. Keeping the widget pressed you can drag the widget to any place in the screen of your phone, from where you can access the functions most conveniently.




Selecting the QR code scan widget you can start the app, where by tapping the Start button you can scan the code.

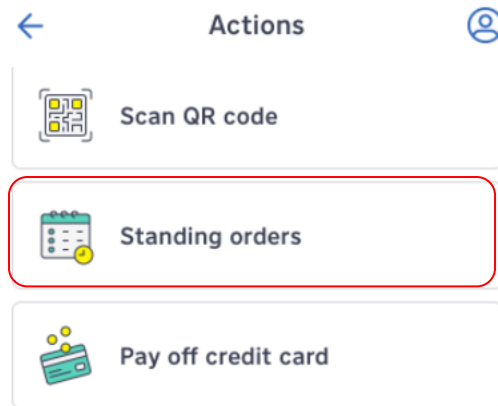


Apart from widgets, another way for the fast scanning of QR codes is to long press the myRaiffeisen app icon in your device, then tap the "Scan QR code" element:

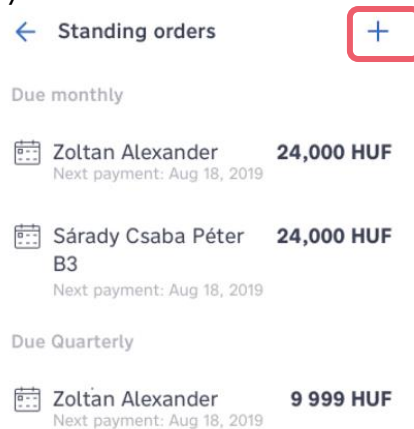


4.15 Seeing my existing Standing orders

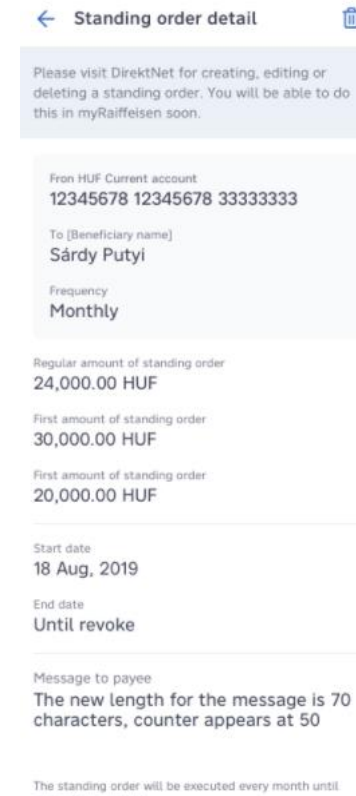
1. Press the  icon in the bottom of the screen, then select the **Standing orders** function.



2. The list of your standing payment orders will appear, arranged by frequency:



3. Press an element in the list to check the details of the order:



4.16 Initiating a new standing order

Currently **private individuals and corporate customers with single signature right** can use the initiate standing order function.


1. Press the + button in the top right corner of your list of standing orders, then select the payee you want to initiate the standing order to:

Send money to:



Someone else

Myself

- After selecting the payee, select your account the standing order is to be started from.



← Select account 

From

 **20,000.00 HUF** 
Current account ...00100004


↓

To

 **1,000.00 HUF** 
Current account ...00200003

NEXT


- In the set frequency page you can specify at what frequency your standing order should be executed, and you may enter the starting and the end date as well here.


← Set schedule 

Frequency of payment

KLY BI-WEEKLY MONTHLY QUARTERLY H/

Choose timeframe

Start date
August 25, 2020 

Last transfer date
Until revoke 

The standing order will be executed every month until manually cancelled. Payments scheduled on weekends or holidays will be executed on the next working day.

NEXT

- Specify the amount, then press the **Next** button.

← Enter amount

HUF
150,000

NEXT

+ 1 2 3 %
- 4 5 6 _
* 7 8 9 ✕
/ ABC , @?# 0 = . 🔍

5. You can write a narrative for the order, which will appear in the transaction history as well.

← Add a message

Note to myself (optional)
The new length for the message is 70
characters, counter appears at 50|

70/70

REVIEW

6. You can check the data in the Dashboard, and validate the payment by pressing the **Sign** button.

← Review

You're about to send
2,500.00 HUF
to
your own account
HU00 00000000 00000000 00000000

Frequency of payment
Monthly

Domestic payment from current account
HU98 76543210 98765432 10012345

Start date
Wednesday, August 18, 2019

Last transfer date
Until revoke

Note to myself
**The new length for the message is 70
characters, counter appears at 50.**

Payee name
Sara Nagy

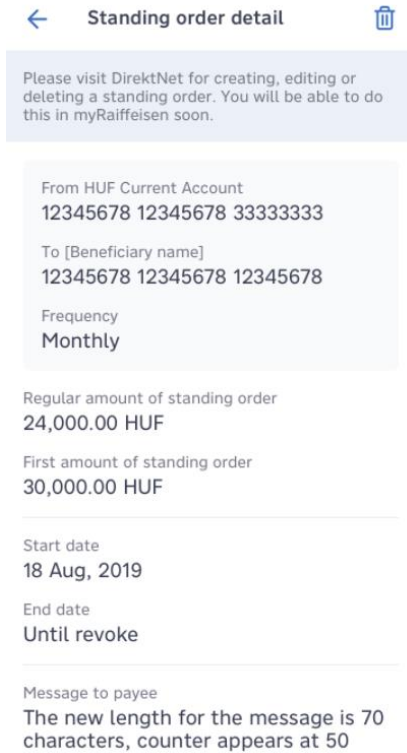
AUTHORISE

7. The app will notify you of the saving of the order.

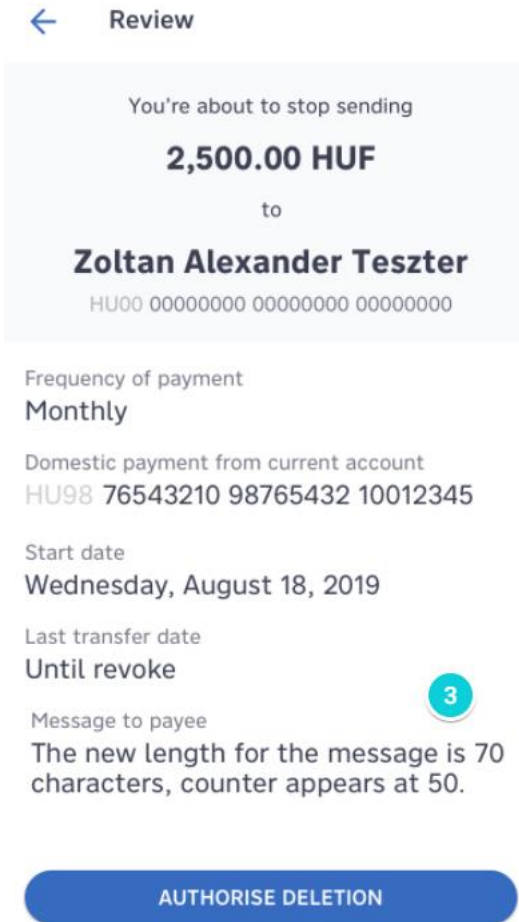
4.17 Deleting a standing order

Currently **private individuals and corporate customers with single signature right** can use the delete standing order function.

1. To delete an order, press the waste bin icon in the top right corner of the page showing the details of the standing order:




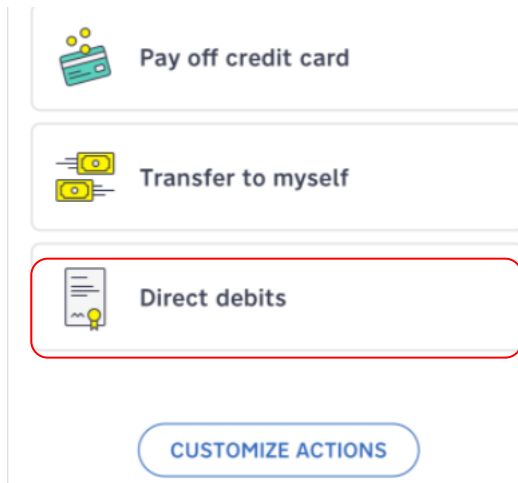
2. You can check the data in the Dashboard, and validate the deletion of the order by pressing the **Sign deletion** button.



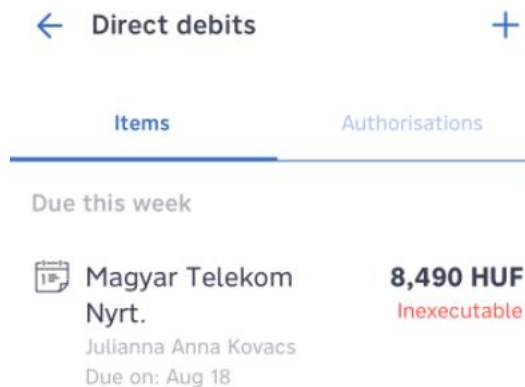
3. The app will notify you of the saving of the deletion of the order.

4.18 Viewing my direct debits

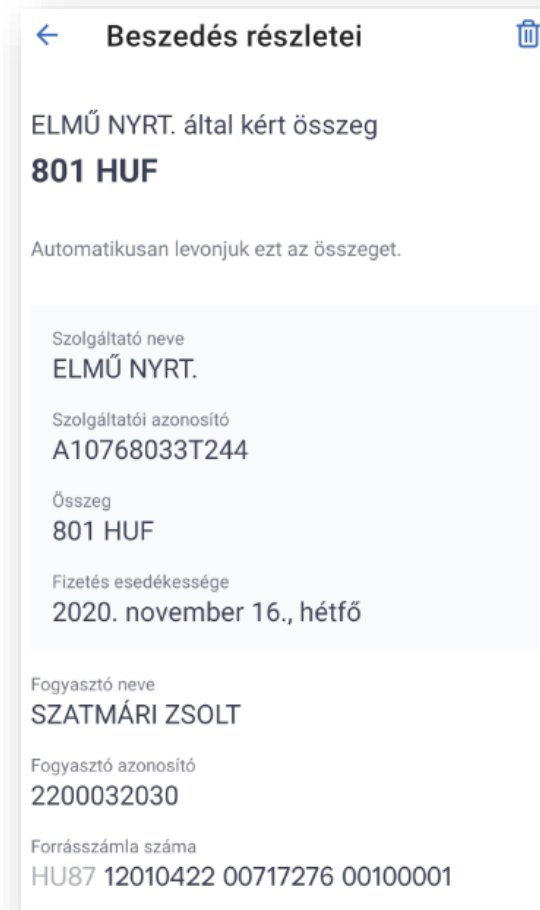
4. Press the  icon in the bottom of the screen, and select the **Direct debits** function.



5. The list of direct debits appears in a chronological order according to the date of collection. Direct debits that are in an active status, as well as those that cannot be executed due to limit excess and that are deleted will be shown in the list until the date of collection.








6. By pressing a given element in the list, you can view the details of queuing direct debit



7. Press the Authorisations tab to switch to the list of authorisations given for direct debit, where you can see your authorisations according to status, and further in an alphabetical order.

← Direct debits +

Items	Authorisations
 Elmú Nyrt. Peter Paloc Consumer ID: 12348	Pending
 Elmú Nyrt. Julianna Anna Kovacs Consumer ID: 12345	Active
 NKM Földgázszolgáltató Julianna Anna Kovacs Consumer ID: 12346	Active
 NKM Földgázszolgáltató Peter Paloc Consumer ID: 12347	Active

← Authorisation details 


This authorisation is active.

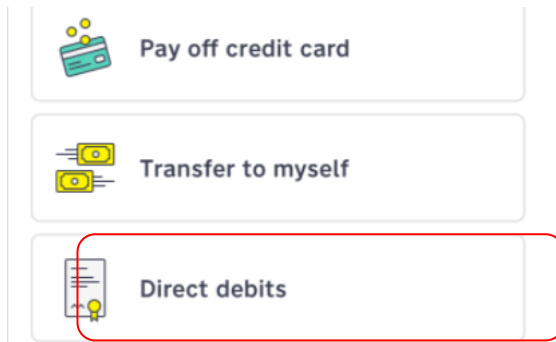
Service provider name	Öko-Dombó nonprofit Kft.
Service provider ID	A22481968T002
Limit amount	Unlimited
Sending limit to service provider	Yes
Direct debit start date	August 25, 2020
Direct debit end date	Until revoke
Consumer ID	23458
Consumer name	Peter Paloc
Consumer address	1139 Budapest, Váci út 81. 7. em. 3
Source account number	HU98 12345678 12345678 12345678

8. By pressing a given element in the list, you can view the details of authorisations.




4.19 Approving a direct debit that exceeds the limit

Currently **private individuals and corporate customers with single signature right** can use the direct debit function.

1. Press the  icon in the bottom of the screen, and select the **Direct debits** function.

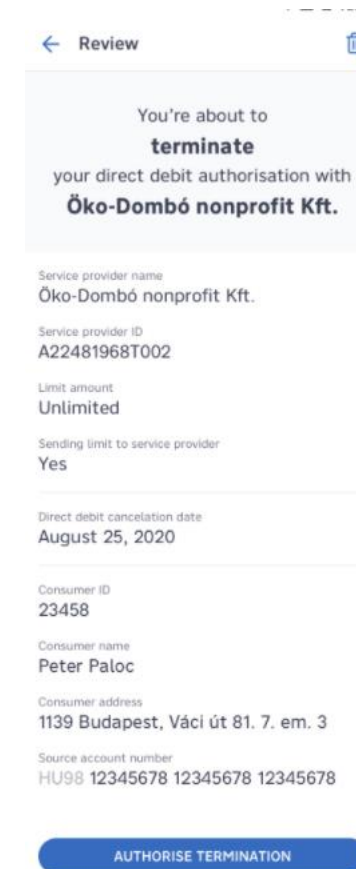


2. The list of direct debits appears in a chronological order according to the date of collection. Press a direct debit order that **“Cannot be executed”**.

Due this week	
 Magyar Telekom Nyrt. Julianna Anna Kovacs Due on: Aug 18	8,490 HUF Inexecutable
 Elmű Nyrt. Julianna Anna Kovacs Due on: Aug 19	15,350 HUF
Due next week	
 Öko-Dombó nonprofit Kft. Julianna Anna Kovacs Due on: Aug 25	26,739 HUF Cancelled

3. Press the **“Sign order”** button in the bottom of the screen to approve the collection. The approval will concern the given direct


debit only, and will have no effect on future collections or authorisations.

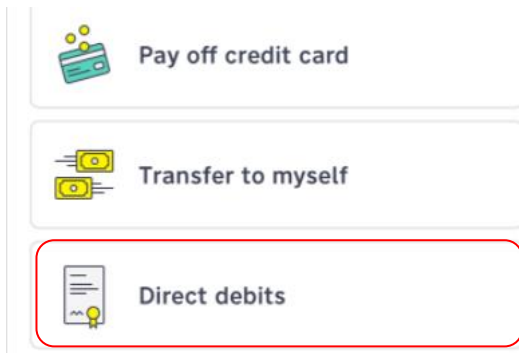


4. The app will notify you of the approval of the collection exceeding the limit. The status of the direct debit will switch to active.

4.20 Deleting a direct debit

Currently **private individuals and corporate customers with single signature right** can use the direct debit function.

1. Press the  icon in the bottom of the screen, and select the **Direct debits** function.



2. The list of direct debits awaiting collection will appear in a chronological order according to the date of collection. Direct debits that have an active status are not indicated specifically as such in the list view. Press the direct debit that you want to delete.

Due next week



Öko-Dombó
nonprofit Kft.

Julianna Anna Kovacs
Due on: Aug 25

26,739 HUF

3. You can initiate the deletion of the direct debit by pressing the **“Waste bin”** icon in the top right corner of the screen.

← Direct debit details 

Öko-dombó nonprofit Kft. requested
26,739 HUF

We will automatically collect this payment, if not cancelled manually.

Service provider name

Öko-dombó nonprofit Kft.

Service provider ID

A22481968T002

Amount

26,739 HUF

Payment due

Monday, August 25, 2020

Consumer name

Julianna Anna Kovacs

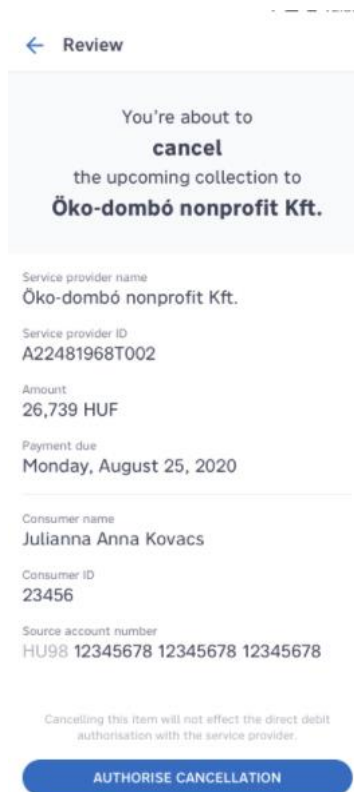
Consumer ID

23456

Source account number

HU98 12345678 12345678 12345678


4. After reviewing the data, you can delete the order by pressing the **“Sign deletion”** button.

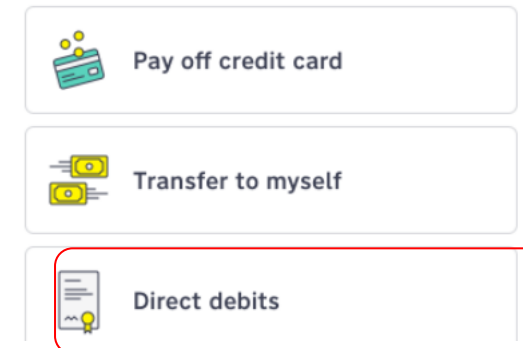


5. The app will notify you of the deletion. The status of the direct debit will change to **Deleted**, and will be visible in the list until the day of the collection. You cannot change the status of the direct debit any more.

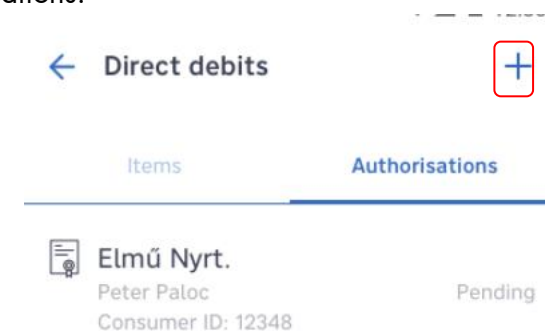
4.2.1 Giving an authorisation for direct debit

Currently **private individuals and corporate customers with single signature right** can use the direct debit function.

1. Press the  icon in the bottom of the screen, and select the **Direct debits** function.



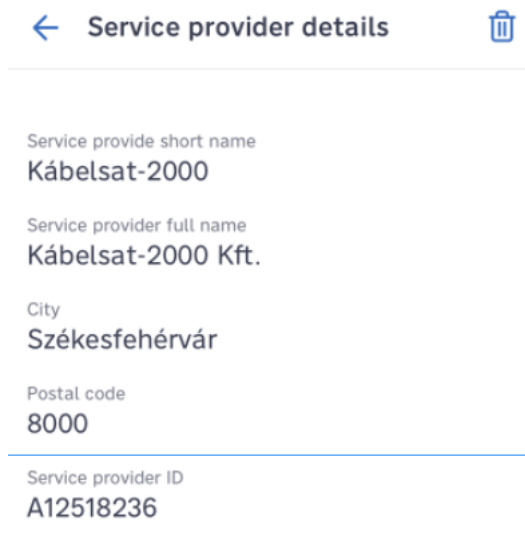
2. To create an authorisation for direct debit, press the **+** button in the top right corner of the list view of either Direct debits or Authorisations.



3. The service providers that are beneficiaries of direct debits are listed alphabetically. Press the name of the selected service provider.



4. After viewing the data of the service provider, press the **"Next"** button.



5. Enter the consumer data included in your contract with the service provider and press the **"Next"** button.

← Enter consumer details X

Please check that the name and address are the same as in the service contract. You can edit the fields if needed.

Consumer ID
|

Consumer name
Julianna Anna Kovacs

Consumer address
1139 Budapest, Váci út 81. 7. em. 3
Postal code, City, Street 35/35


NEXT

1 2 3 4 5 6 7 8 9 0
q w e r t y u i o p
a s d f g h j k l
↑ z x c v b n m X

6. To change the start and end dates of the direct debit, press the date, and select the appropriate date in the pop-up calendar view. To reset the changed end date to the default value, press the date, and in the calendar view press the "Reset to default" button.
7. After setting the dates, press the **"Next"** button.

8. Select the source account of the direct debit in the dropdown menu. You can optionally set a limit above which the service provider may collect the due amount subject to your special approval only. If no limit is set, the service provider may launch a collection against your account for an unlimited amount. If you check the **“Send limit to provider”** button, the amount of the limit will be communicated to the service provider.
9. After entering the data, press the **“Review”** button.

10. After reviewing the entered data, save the order by pressing the **“Sign”** button.

← Review 

You're about to **create** a new direct debit authorisation with **Kábelsat-2000.**

Service provider full name
Kábelsat-2000 Kft.

Service provider ID
A12518236

Limit amount
Unlimited

Sending limit to service provider
No

Direct debit start date
September 17, 2018

Direct debit end date
Until revoke

Consumer ID
34567

Consumer name
Julianna Anna Kovacs

Consumer address
1139 Budapest, Váci út 81. 7. em. 3


Source account number
HU98 12345678 12345678 12345678

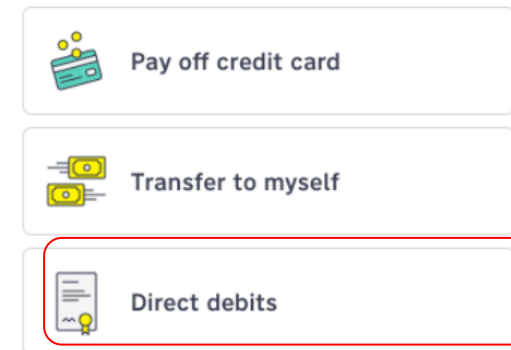
AUTHORISE

11. The app will notify you of the sending of the authorisation. The order will be added to the list of Authorisations with a **“Pending”** status.

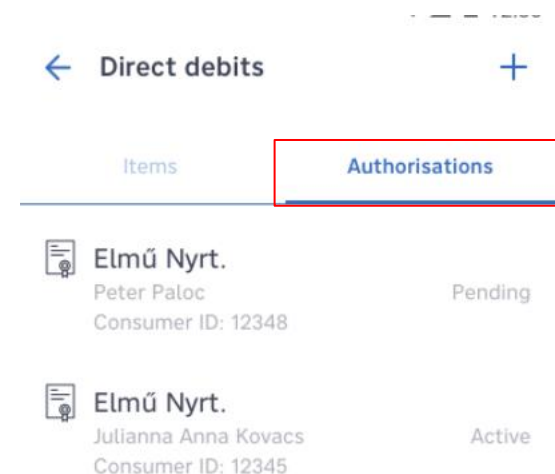
4.22 Deleting a direct debit authorisation

Currently **private individuals and corporate customers with single signature right** can use the direct debit function.

1. Press the  icon in the bottom of the screen, and select the **Direct debits** function.



2. In the Authorisations list view, press the **“Active”** authorisation that you want to delete.



3. Press the **“Waste bin”** icon in the top right corner of the screen.

← Direct debit details 

Öko-dombó nonprofit Kft. requested
26,739 HUF

We will automatically collect this payment, if not cancelled manually.

Service provider name
Öko-dombó nonprofit Kft.

Service provider ID
A22481968T002

Amount
26,739 HUF

Payment due
Monday, August 25, 2020

Consumer name
Julianna Anna Kovacs

Consumer ID
23456

Source account number
HU98 12345678 12345678 12345678

4. After reviewing the data, press the **“Sign deletion”** button.

← Review

You're about to
cancel
the upcoming collection to
Öko-dombó nonprofit Kft.

Service provider name
Öko-dombó nonprofit Kft.

Service provider ID
A22481968T002

Amount
26,739 HUF

Payment due
Monday, August 25, 2020

Consumer name
Julianna Anna Kovacs

Consumer ID
23456

Source account number
HU98 12345678 12345678 12345678

Canceling this item will not effect the direct debit authorisation with the service provider.

AUTHORISE CANCELLATION

5. The app will notify you of the initiation of the deletion of the authorisation. The order will remain in an active status until the date of the deletion; no further modification of the authorisation is possible in the myRaiffeisen mobile app.

4.23 Briefly about RaiConnect


The RaiConnect service is currently available in the application for customers with Premium Banking contract. With the help of RaiConnect you are able to do you banking with the help of our VideoBank service comfortably, from anywhere without commuting to a branch. The service is available on business days between 8am-8pm.

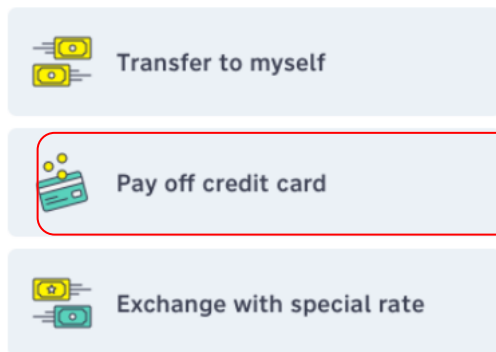
Benefits of RaiConnect:

1. Besides video calls, you are entitled to initiate chat messages, send, and receive documents and initiate voice calls.
2. VideoBank helps with your daily banking and after a comprehensive assessment of your need provides investments advice.
3. Declarations that were previously bound to written form can now be made via video channel.

You can receive more information about the conditions of RaiConnect from our VideoBank colleagues. The detailed conditions of the service can be found in the applicable **Premium Banking Terms and Conditions**, in the **General Business Conditions documents** and on the <https://www.raiffeisen.hu/web/premiumbanking-en> webpage.

4.24 Viewing the summary information of my last credit card statement

1. Press the  icon in the bottom of the screen, then select the **Pay off credit card** function.



2. Here you can see the data of your latest credit card statement and may as well top up your credit card balance.

← Upcoming payment


Upcoming payment due
Feb 14

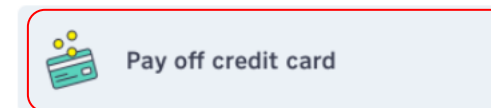
Monthly minimum repayable amount
3,800.00 HUF

Latest statement balance
9,000.00 HUF

Spent so far
10,000.00 HUF

4.25 Top up my credit card balance?

1. Click on the  icon in the bottom of the screen, then select the **Pay off credit card** function.



2. Here you can see the data of your latest credit card statement and can top up your credit card balance by pressing the **Pay off balance** button.

← Upcoming payment

Upcoming payment due
Feb 14


Monthly minimum repayable amount
3,800.00 HUF

Latest statement balance
9,000.00 HUF



Spent so far
10,000.00 HUF

PAY OFF BALANCE

- The Minimum amount to be repaid appears automatically, which you may change in your discretion to the amount you wish to transfer to the credit card account.

← Enter amount 

From


 **15,000,000.00 HUF** 
Current account ...00100003

HUF



3,800
Minimum amount

NEXT

- Enter the amount, then press the **Next** button.

← Enter amount 

From

 **15,000,000.00 HUF** 
Current account ...00100003

HUF

9,000

NEXT


- Sign (authenticate) the order with your Mobile Token PIN code, or your fingerprint / facial recognition in an iOS device (Face ID). After the first couple of times following registration, further authentication

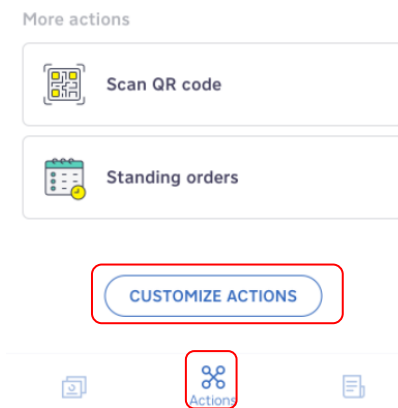
by means of one-time passwords is required. You will get the password in SMS.


- You will get a confirmation on the sending of the order.

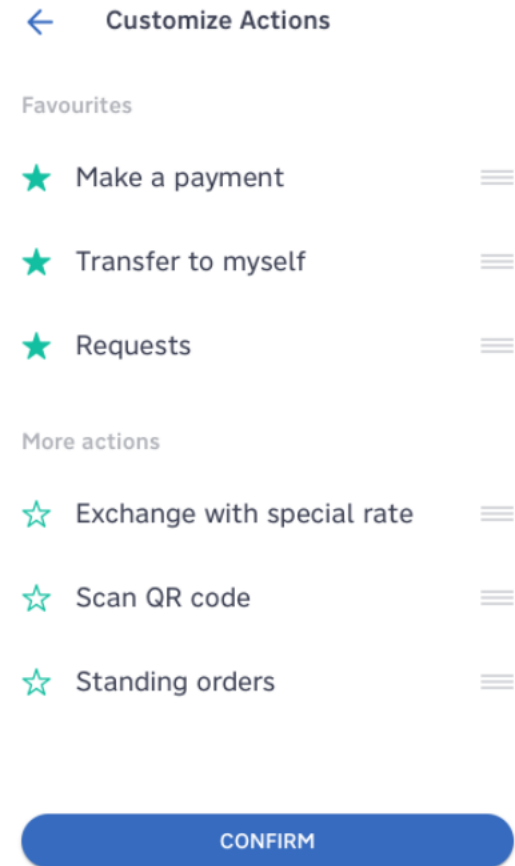
4.26 Customising the features of the myRaiffeisen app

In order to be able to start your favourite or most frequently used functions easily and quickly, you can change the order of the functions listed in the "Actions" page.

- Click on the  icon in the bottom of the screen, then select the **Customise Actions** function.



- Tapping the  icon beside the functions you can change the order of the features by dragging them up or down, as a result of which the given function may get to the top of the Actions page, among "Favourites", or to the bottom of the page, to the "More actions" section.



- Tapping the "Confirm" button you may approve the rearrangement of actions.

4.27 Authorising login to DirektNet internet banking in the myRaiffeisen app

You can log in to the DirektNet internet banking service in the website www.direktnet.raiffeisen.hu. Enter your 8-digit **Direkt ID** in the login platform, then click on the **Next** button.

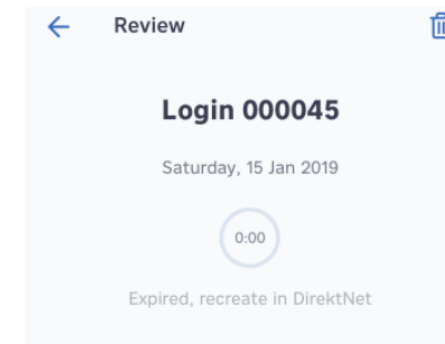
In case **push notifications are allowed** for the application, the process is as follows:

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.

- a. **Tip:** Compare the **Authentication identifier** appearing in DirektNet with the number displayed in the application (they should be completely identical).

Authentication Identifier
29599


3. You have 5 minutes to approve orders initiated in DirektNet. The time available for the approval of transactions is indicated by the counter at the end of the line.

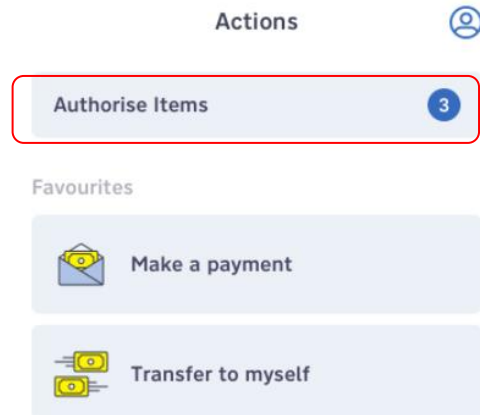


AUTHORISE

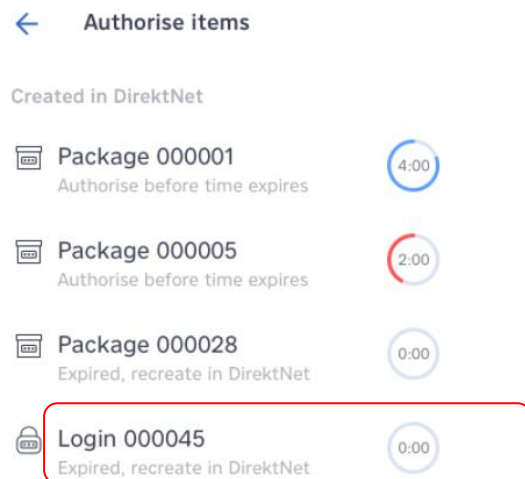
4. After successful approval, within a few seconds the home page of DirektNet appears.

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 strip in the top of the screen:



- Here you can see in a list the transactions initiated in the myRaiffeisen mobile app and in DirektNet internet banking that are waiting to be signed.
- Press the Login line:



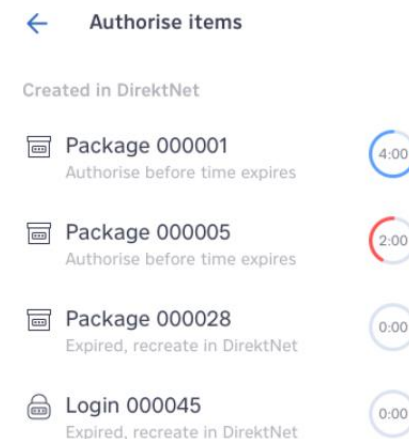
- You have 5 minutes to approve orders initiated in DirektNet. The time available for the approval of transactions is indicated by the counter at the end of the line.

- Approve (authenticate) the login with the **Sign** button.
- After successful approval, within a few seconds the home page of DirektNet appears.

4.28 Signing orders initiated in DirektNet in the myRaiffeisen mobile app


In case **push notifications are allowed** for the application, the process is as follows:

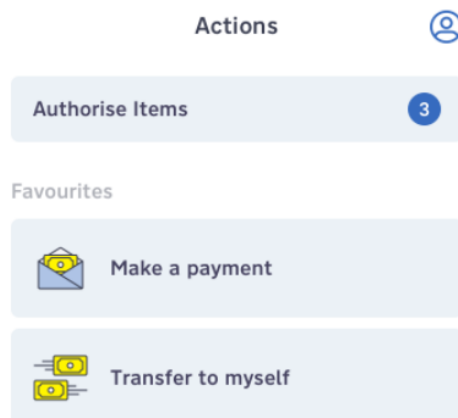
- You receive a push notification on the approval of the order entered in DirektNet to your mobile device.
- Pressing the push notification, you get to the Authorise items platform.
- In the list that appears you can see the transactions initiated in the myRaiffeisen app and in the DirektNet internet banking platform that are waiting to be signed. You have 5 minutes to approve the transactions initiated in DirektNet, which is indicated by the counter at the end of the line:



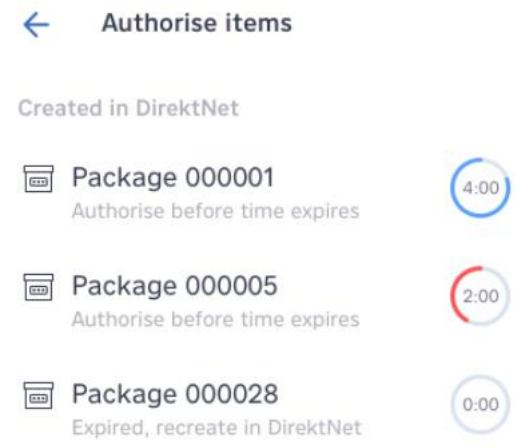
4. Press the line of the transaction launched in DirektNet.
5. Sign (authenticate) the order with the **Sign** button.
6. After signature, you get a confirmation in the app on the successful approval of the transaction, and within a few seconds the status of the entered orders will be updated in the DirektNet platform as well.

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.





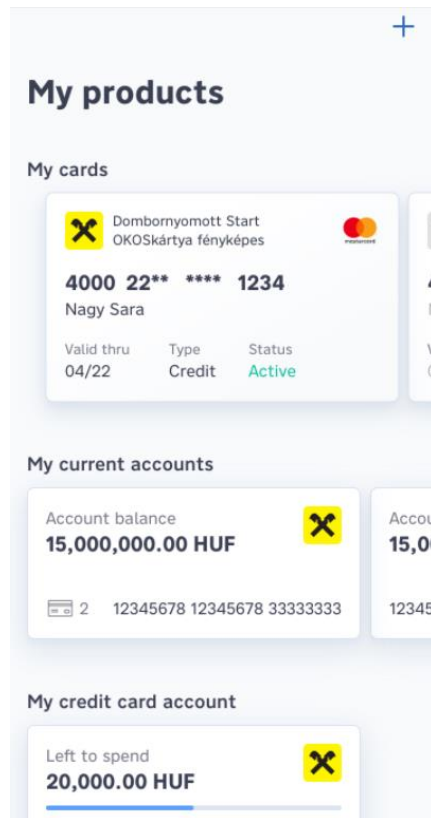
3. In the list that appears you can see the transactions initiated in the myRaiffeisen app and in DirektNet internet banking that are waiting to be signed. You have 5 minutes to approve the transactions initiated in DirektNet, which is indicated by the counter at the end of the line.



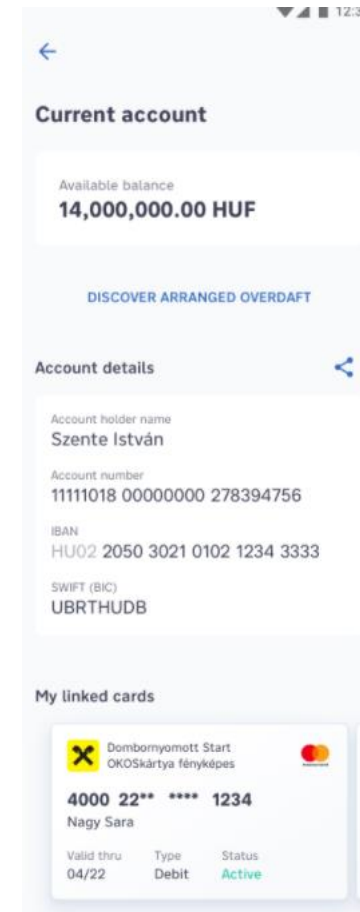
4. Press the line of the transaction launched in DirektNet.
5. Sign (authenticate) the order with the **Sign** button.
6. After signature, you get a confirmation in the app on the successful approval of the transaction, and within a few seconds the status of the entered orders will be updated in the DirektNet platform as well.

4.29 Seeing my account data



1. Press the paper sheet  icon in the bottom of the screen.
2. Below the account number you can see a card icon  8 if a card is attached to the account (the number besides it shows the number of linked cards). The individual accounts are arranged horizontally beside one another. Swipe left on the screen to see the other accounts as well.

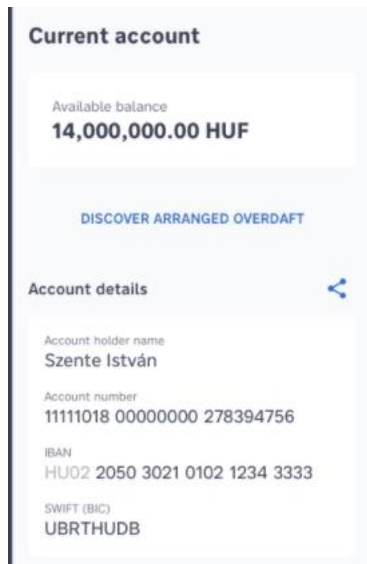


3. Tap the account whose other data you want to see.

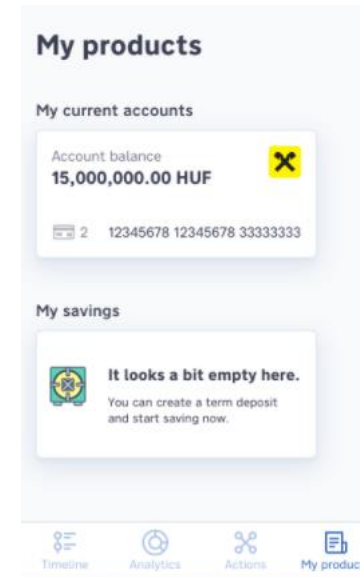


4.30 Sending my account number simply to someone I expect to receive a transfer from


1. Hit the  paper sheet icon in the bottom of the screen, then select the account number you wish to send (drawing the relevant account to the left on the screen) and press it.
2. Then the details of the account will appear. Press the share  icon in the middle of the screen, in the account holder line.

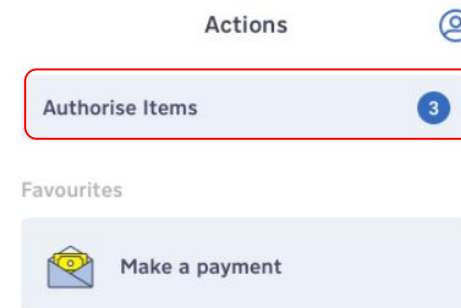


3. The data of the account will be automatically copied into a new SMS message, where you can enter—or select from the contact list saved in your device—the person you want to send the message to.

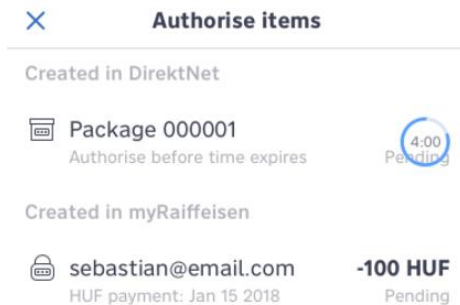


4.31 Signing the orders initiated in myRaiffeisen

1. Press the  icon in the bottom of the screen, then hit the **Authorise items** message bar appearing on the top of the screen.






2. In the list you can see the transactions initiated in the app and in the DirektNet internet banking platform.

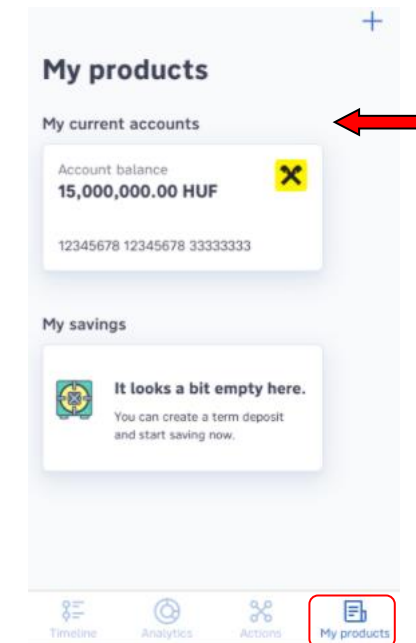


3. Select the order you want to sign. You can launch the order by hitting the **Sign** button in the screen showing the details.

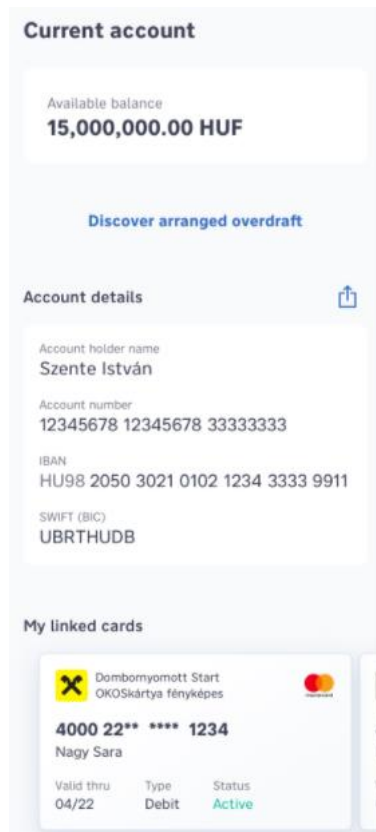


4.32 Viewing the data of my debit/credit cards

1. Press the paper sheet  icon in the bottom of the screen. If you are not authorised to operate the account, click on the  **Kártyáim** icon.
2. The cards belonging to the different accounts will be displayed. The number beside the icon  shows how many cards are linked to the given account. Swiping left on the screen you can see the other cards as well.

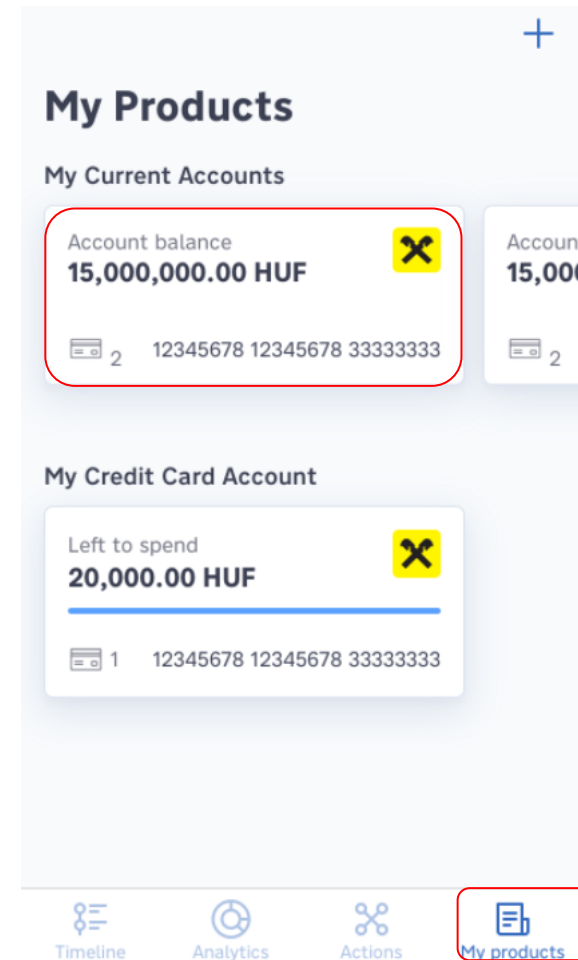


3. Hit the account to which the debit or credit cards whose details you want to see are attached.



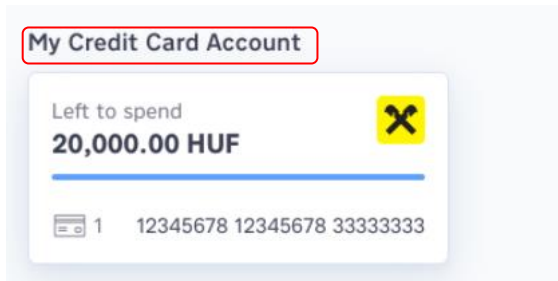
4.33 Digitising my card in Apple Wallet through the myRaiffeisen app

You can initiate adding the card to Apple Wallet from the “My Products” screen.

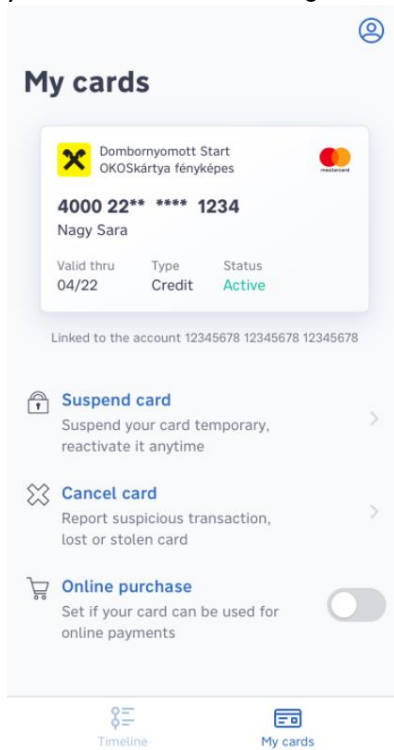


4. In the account details screen you can see the data of your card:
5. Card number (with the middle 6 digits obscured)
6. Name displayed in the card
7. Expiry of card (month/year)
8. Card type (debit/credit)
9. Card status (active/inactive)
10. Card company (MasterCard/VISA)

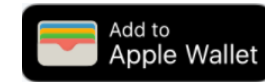
- If you have a credit card, you can initiate card digitisation from the **“Credit card account”** section.



- If you are a cardholder, but are not authorised to operate the account, you can initiate card digitisation from the **“My Cards”** section.



- Select the account to which the card you wish to digitise belongs.



- In the case of cards eligible for Apple Pay, a button can be seen, and you only need to click on the button to start digitisation.

3. What cards does Apple Pay work with?



You can use Apple Pay with any retail, Premium and Private Banking **Mastercard** debit card or Mastercard credit card.

- Check the displayed card data.
- If the app asks you to do so, enter the CVV/CVC/CV2 (security) code of the card.
- Accept the Apple Pay General Terms & Conditions.
- If the card is not added automatically to Wallet, please select from the following options:
 - in the screen that appears, you can enter the SMS code sent by the Bank, or
 - you may call the Bank's telephone customer service to complete the registration.
- That's it! Finally the myRaiffeisen app will display the "Added to Apple Wallet" status for the given card:

Available in Apple Wallet

4.34 Applying for an overdraft

1. Tap on the overdraft request function that appears on the action screen.
2. Read the information about the overdraft, which contains the general conditions necessary to start the application, then press the "Check out" button at the bottom of the screen.

< Apply for personal loan



Calculate and apply online!

By clicking the button we redirect you to the Hungarian kolcson.raiffeisen.hu webpage. Personal Loan APR: 9.2% - 18.9%


Minimum terms of the online Personal Loan:

- The language of the contract and the interface is Hungarian.

Check out


3. You will be redirected to our website, where you can customize the amount and term of the loan you wish to apply for.
4. Thanks to the identification in the myRaiffeisen application, your personal data will be preloaded on the interface, please check them in every case! Az igényléshez szükséges egyéb adatokra is szükségünk lesz, melyről a felületen kaphat tájékoztatást.
5. Please note that the Bank reserves the right to make a credit assessment.

4.35 Applying for a personal loan

1. Press the  icon in the bottom of the screen, then hit the **Apply for personal loan** feature appearing in the Actions page.

 Make a payment

 Transfer to myself

 Apply for personal loan

2. Read the information concerning personal loans, including the general terms necessary to initiate the request, then press the "Check out" button in the bottom of the screen.



Calculate and apply online!

By clicking the button we redirect you to the Hungarian kolcson.raiffeisen.hu webpage. Personal Loan APR: 9.2% - 18.9%

Minimum terms of the online Personal Loan:

- The language of the contract and the interface is Hungarian.



Check out

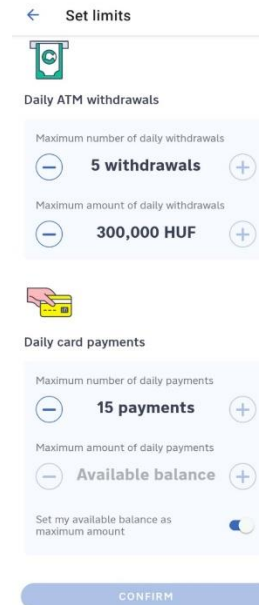
- You will be redirected to our website, where you can customise the amount and duration of the loan you need.





- Thanks to the identification that has already occurred in the myRaiffeisen app, your personal data will be prefilled in the platform; please check these in each case! Other data will also be needed for the application, of which you may get information in the website.
- Please note that the Bank reserves the right to make a credit assessment.

4.36 Changing my card limits

- Click on the paper sheet  icon in the bottom of the screen.
- The cards belonging to the different accounts will be displayed. The number beside the icon  shows how many cards are linked to the given account. Swiping left on the screen you can see your other accounts and cards.
- Press the account to which the debit or credit cards whose details you want to see are attached.
- Below the account details you can see the linked cards.
- Tap the card whose limit you want to change, and you can see the following screen:



6. Pressing the minus  and plus  signs you can respectively decrease or increase your current limits. When you have set the desired limits, by pressing the **Confirm** button you can finalise the change.
7. **Important!** You can save the change in your cash withdrawal and purchase limits using the Confirm button.
8. For each change, a limit modification fee will be charged. You can read about the terms and conditions of the limit change and the related fees in the List of Terms & Conditions for Raiffeisen CLEVERcards, Debit and Credit Cards, available in the website www.raiffeisen.hu.
9. You can initiate a one-time extraordinary limit change that is valid until the end of the day only by calling our telephone customer service at phone number +36 80 488 588.
10. If you press the **Confirm** button, the Review screen appears, where you can check the data, then—if you find everything to be in order—hit the **Sign** button.

You're about to set card limits to

8 daily withdrawals
up to
160,000 HUF
and
15 daily payments
up to
200,000 HUF

Your daily withdrawals will be
8 withdrawals, up to 160,000 HUF

Your daily payments will be
15 payments, up to 200,000 HUF

Date
Saturday, 15 January, 2018

Card holder name
Minta Kate

Card number
4000 22** **** 9855

Fees may apply to this authorisation

Authorise

11. Authenticate the signature with your Mobile Token PIN code or your fingerprint / by facial recognition in the case of an iOS device. After the first couple of times following registration, further authentication by means of one-time passwords is required. You will get the password in SMS.

12. You will be informed of the successful limit change in a confirmation screen.

4.37 ATM & branch locator

The ATM & branch locator is available from the **“Actions”** screen and in the **“My user account”**, **“Help”** menu as well. With the help of the function you can browse between the ATMs and branches and find the most convenient location. If you would like to see the closest

places to your current location, you need to grant access to your location for your device.






5 ANALYTICS










5.1 About the automatic categorisation of transactions

With the automatic categorisation, you can keep track of your monthly cash flows quite simply and transparently. All transactions belonging to each bank account and credit card of yours are categorised automatically, as indicated by the individual icons featuring beside the transactions in the Transactions page.

Your transactions are assigned by myRaiffeisen into the following 14 categories:

A myRaiffeisen az alábbi 14 kategóriába sorolja be tranzakcióit:

Bills & Utilities	
Cash	
Miscellaneous	
Home Improvements	
Healthcare & Beauty	

Restaurants & Bars	
Travel & Holidays	
Culture & Entertainment	
Friends & Family	
Shopping	
Food & Groceries	
Savings & Investments	
Car & Transport	
Incomes	

Due to the categorisation, in the Analytics view you can find out more information about your expenses.

With this arrangement you can find out quickly how much you spend in the different categories. Whether the spending concerns the payment of utility

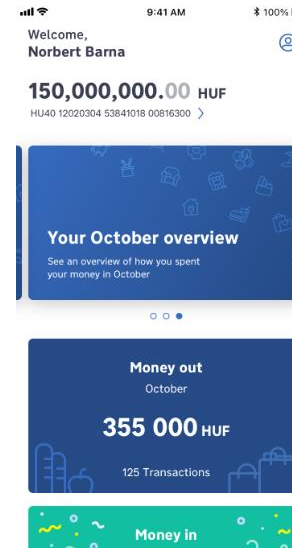
bills, or food purchases, or health expenses. You can view transactions in a monthly breakdown, for altogether 3 months in retrospect.

5.2 About the Analytics feature

With myRaiffeisen's Analytics function you can conveniently and quickly survey cash flows in your accounts. In the Analytics view, your cash flows are displayed for 3 months in retrospect, arranged in 5 groups: Money Out, Money In, Big Spends, Little Things, and Cash Out.

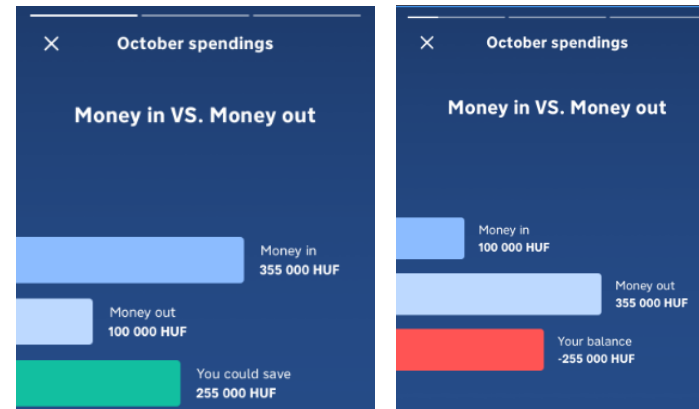
Monthly overview

The purpose of the review is to provide a financial summary of the current and last 2 closed months of each of your bank accounts. You can see the changes in your monthly income and expenses, in which categories you spent the most in the given period, and your favorite shopping place. For a detailed overview, select which month you want to see an overview of by swiping the tiles. The display screens change automatically, but you can also move between them by touching the side of the screen or by swiping left and right.



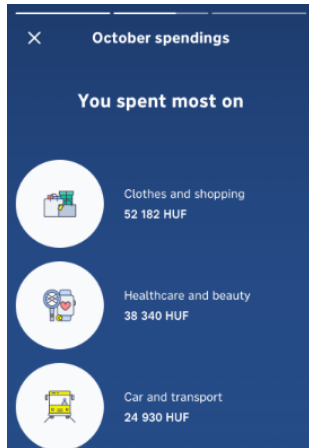
Money in Vs Money out

On this screen you can see your expenses and income and the difference between them. This way you can see how much you have saved or how much your balance has decreased in a given month.



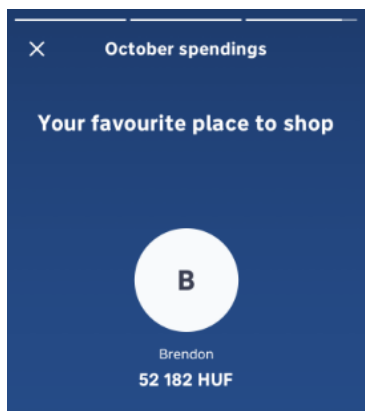
You spent most on

On this screen, you can see which of the three transaction categories you've spent the most money on in the past month, and how much you've spent.



Your favourite place to shop

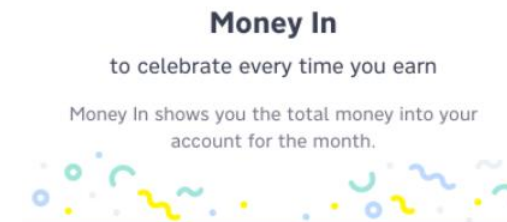
On this screen, you can see which was your favorite brand where you spent the most in that month.



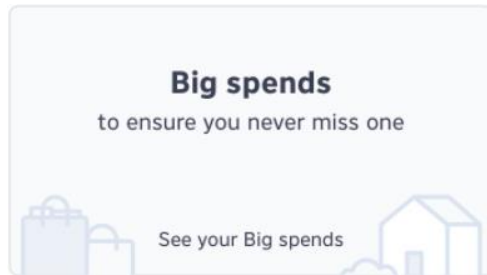
- **Money Out:** tapping this tile, you can view your expenses in a monthly breakdown. Its advantage is that you can view your expenses not only as a list, but due to the automatic categorisation broken down to categories as well. As a result of the categorisation, you can easily find out how much you spend on what. Whether the spending concerns the payment of utility bills, or food purchases, or health expenses.



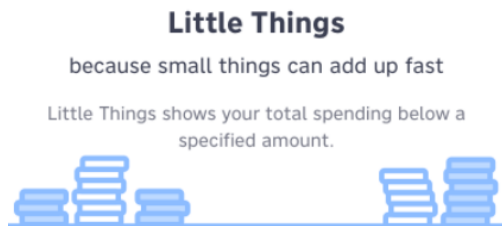
- **Money In:** here you can see your incomes in a monthly summary.



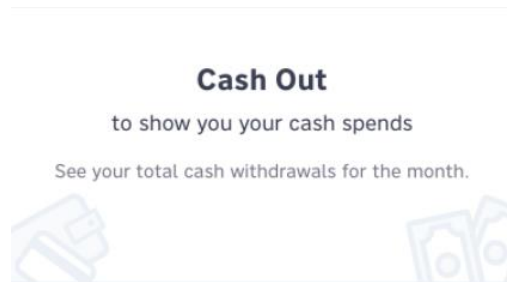
- **Big Spends:** you can monitor from month to month your large expenditures, whose threshold you can determine yourself.




- **Little Things:** in the application you may keep track of your small expenses as well. You can decide what amount of purchases will belong to this category, thus you can monitor in a personalised way how much the many minor expenses add up to altogether a month.

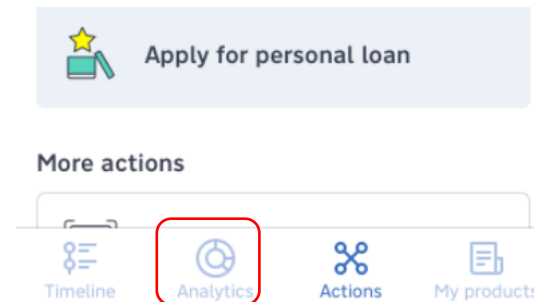


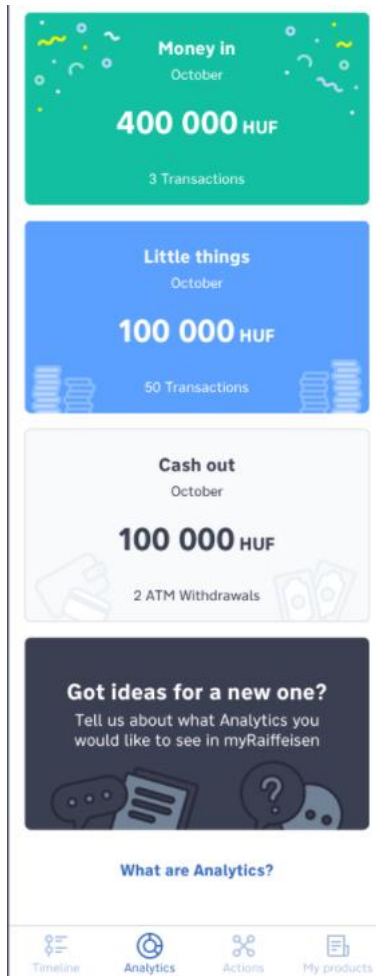
- **Cash Out:** do you want to know how much cash you have withdrawn in the given month? You can easily check it by selecting the Money Out tile in the Analytics view.




5.3 Finding the Analytics feature

1. Press the  icon in the bottom of the screen.
2. The 5 Analytics tiles appear, in which you can view your Money Out, Money In, Big Spends, Little Things and Cash Out in a monthly breakdown over the last 3 months.

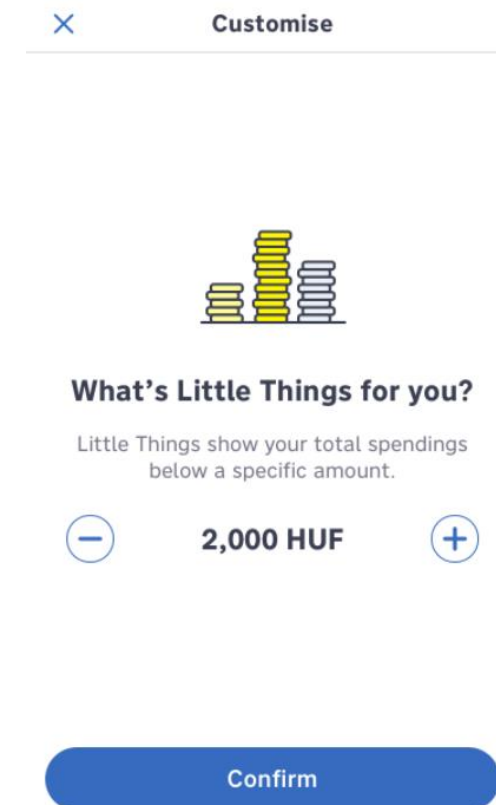






5.4 Personalising Little Things

1. Press the  icon in the bottom of the screen. The 5 Analytics tiles appear: Money Out, Money In, Big Spends, Little Things, and Cash Out.
2. Select the Little Things tile.

3. Upon the first time, you can set the upper limit of your small expenses:

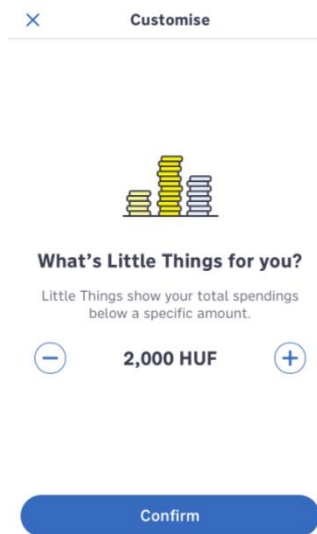


4. Press the  and  signs shown beside the displayed amount to adjust the upper limit of your small expenses by thousands of HUF.
5. After setting the amount, you can save the settings by pressing the **Confirm** button.
6. Tapping the Little Things tile, you will find all your purchases that are within the set limit, and you can see how much you have spent on small things a month.

7. If you want to change the previously set amount, tap the Little Things Analytics tile, then press the settings button in the top right corner:




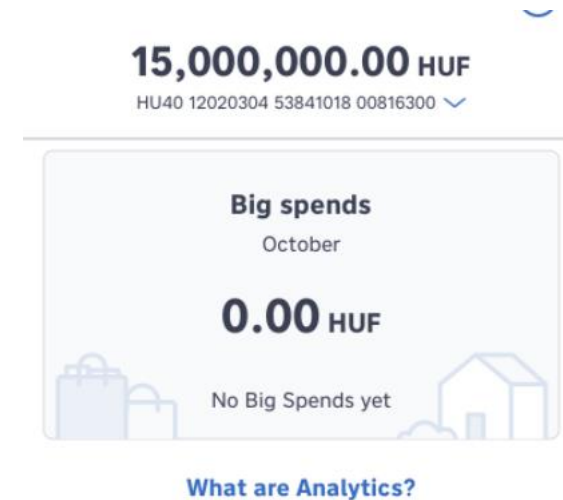
8. The platform for setting small expenses appears, where you can adjust the upper limit of your small expenses by pressing the **-** and **+** buttons shown beside the displayed amount:



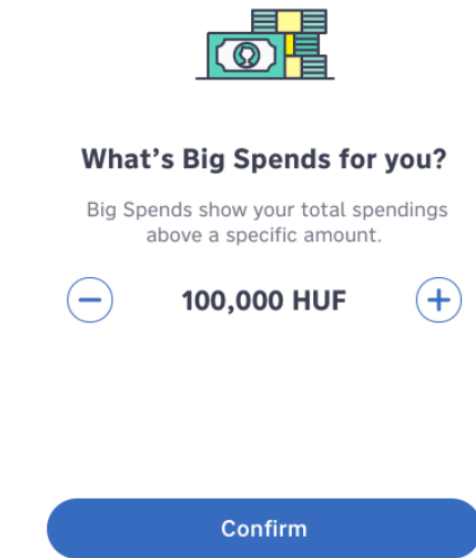
9. After setting the amount, you can save the settings by pressing the **Confirm** button.



5.5 Setting the value of my Big Spends

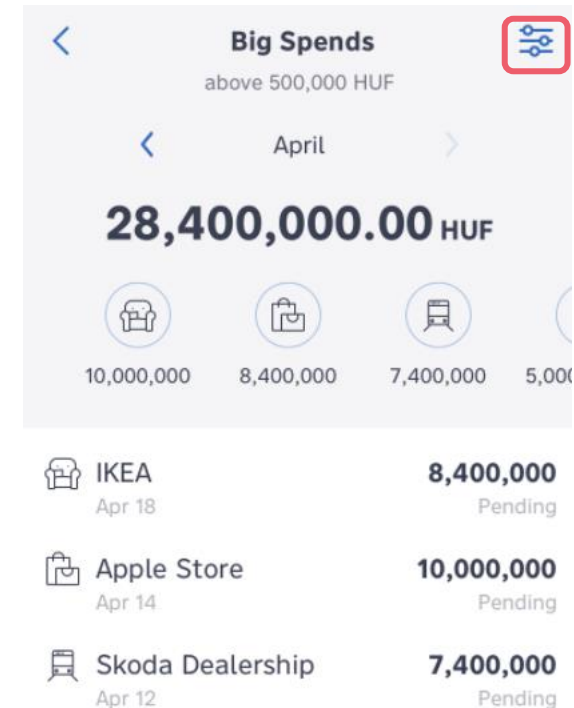
1. Press the  icon in the bottom of the screen, and 5 categories will appear: Money Out, Money In, Big Spends, Little Things, and Cash Out.



2. Scroll down, and select the Big Spends category.
3. You can set the threshold of major expenses here. After this, you will be able to see your purchases exceeding the set limit summarised for the last month.




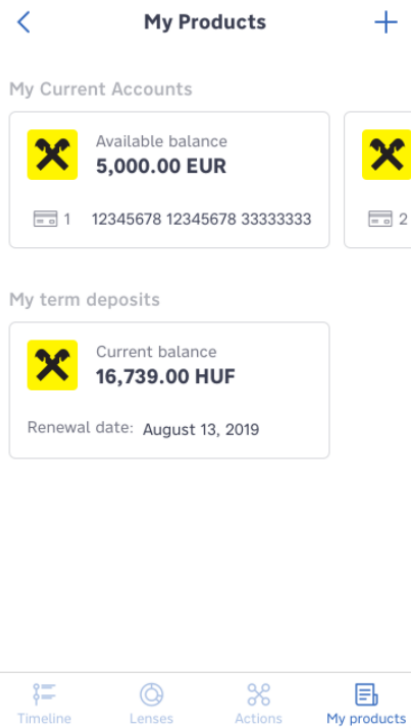
4. Press the  and  buttons beside the displayed amount to adjust the lower threshold of your major expenses by tens of thousands of HUF.
5. Press the **Confirm** button to save the settings.
6. If at any time subsequently you want to change the set amount, just press the Big Spends category in the Analytics screen, and use the settings icon in the top right corner:



6 MY PRODUCTS

6.1 Viewing my term deposits

1. Press the paper sheet  icon in the bottom of the screen to view the My Products page.
2. In the Accounts section current accounts are displayed, and below them your credit card account (if you have one). Directly below these you will find your term deposits created earlier (swipe left each deposit to reveal the next one).

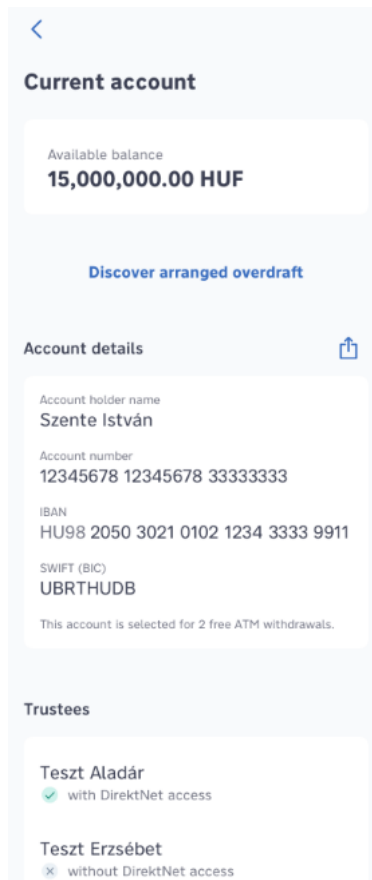


i.

3. Press the deposit whose details you want to see.




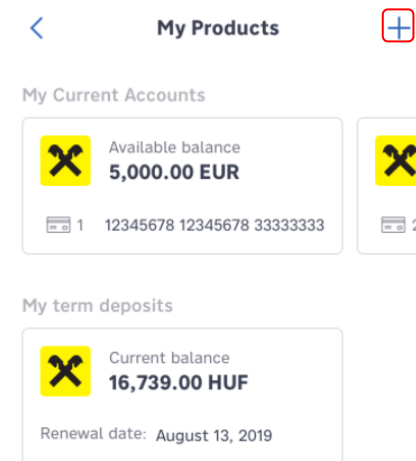
4. If you are a retail customer and the owner of a bank account, you can see in the detailed account details who is listed as an authorized trustee on the given bank account, as well as whether this trustee has DirektNet access.



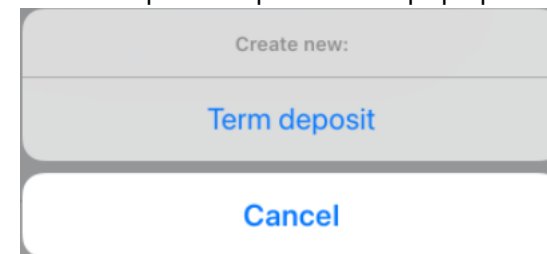
6.2 Creating a term deposit

Currently **private individuals** (with the exception of private banking customers) **and corporate customers with single signature right** can use the creation of term deposit function.

1. Press the paper sheet  icon in the bottom of the screen to view the My Products page.
2. Press the + button in the top right corner of the My Products screen.



3. Select the "Term deposits" option in the pop-up window.



4. Select the source account of the term deposit in the dropdown menu. After entering the amount you wish to deposit, press the "Next" button.

5. Select the type of the term deposit, and press the “Next” button.

6. If there are available offers for the selected term deposit type, these will be displayed, and you can view them by swiping left on the screen. To select a suitable offer, press the “Select” button.

7. If you find the data of the order to be all right, press the “Sign” button. To modify the order, pressing the “<” button in the top left corner of the screen you can return to the previous screens.

Review

You're about to create a term deposit
in the amount of
25,000 HUF
to
your own account
HU98 12020304 53841018 00816300

Type of deposit
Repeated reopen starting

Period of deposit
1 year

Initial deposit
25,000 HUF

Interest rate
0,01%

EBKM rate
0,01%

Payee name
Sara Nagy

Authorise

- You will be informed of the successful creation of the term deposit in a confirmation screen.

6.3 Withdrawing a term deposit before maturity

Private banking customers may not use the early withdrawal of term deposit function for the time being. Currently **private individuals** (with the exception of private banking customers) **and corporate customers with single signature right** can use the early withdrawal of term deposit function.

- In the bottom of the screen showing the details of Term deposits, press the "Early withdrawal now" button in the case of a one-time deposit.

Term deposit

Please visit DirektNet to create a term deposit. You will be able to do this in myRaiffeisen soon.

X
Raiffeisen Bank Hungary

Current balance
16,739.00 HUF

Type of deposit
Repeated reopen starting

Period of deposit
1 year

Initial deposit
10,000.00 HUF

Accumulated interest
6,739.00 HUF

Interest rate
0,01%

Term deposit created by
HU98 00001728 39400323 37281234

Tuesday, 16 January, 2020
Renewal date

You can withdraw this deposit at anytime, however, with an early break you'll loose that periods interest.

Schedule a withdrawal

Withdraw now

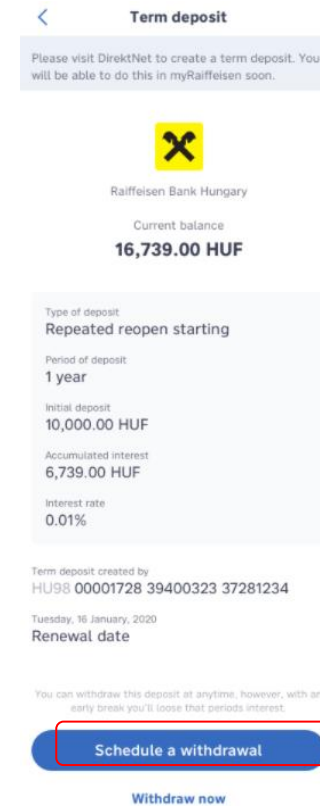
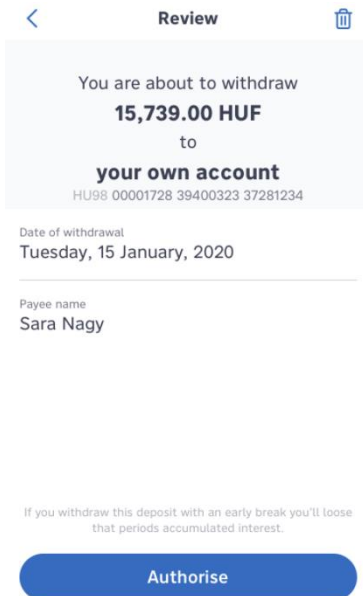
- Check in the "Review" screen that appears the details of the term deposit you want to withdraw before maturity. If the data are all right, after pressing the "Sign" button approve the order with your PIN or by biometric identification as set in the application.

6.4 Withdrawing a term deposit upon maturity

Private banking customers may not use the "withdrawal of term deposit upon interest payment date" function for the time being. Currently the "withdrawal of term deposit upon interest payment date" function can only be **used by**

private individuals (with the exception of private banking customers) **and corporate customers with single signature right**.

1. In the bottom of the screen showing the details of Term deposits, press the “Withdrawal on interest payment date” button in the case of a rollover deposit.



2. Check in the “Review” screen that appears the details of the term deposit you want to withdraw on interest payment date. If the data are all right, after pressing the “**Authorise**” button approve the order with your PIN or by biometric identification as set in the application.

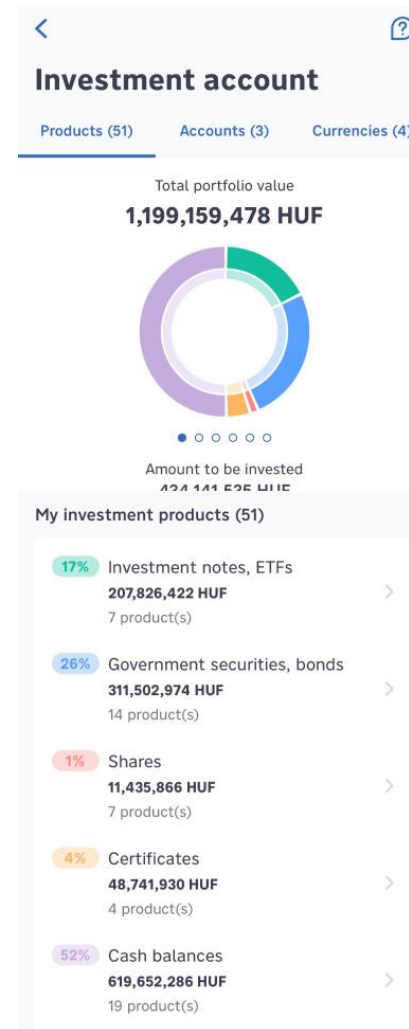
6.5 Investment function

You can view your investments portfolio under the My Products page, if

- you have securities account maintained by Raiffeisen Bank Zrt. („Bank“)
- or as an authorized representative you are entitled to dispose of such account
- and have an Internet Brokering contract with the Bank.

To access the function, under the  My Products page scroll to the My savings section and tap on the Investments account card. Here you can find the total assets held in your securities account as well as the free cash balance registered to your securities account, in HUF („portfolio“). You can also view the market value of your investments.

The information is displayed in Products, Accounts and Currencies view. The percentage shown in front of the instrument types is the ratio each type represents in your portfolio, based on their cumulated market value.

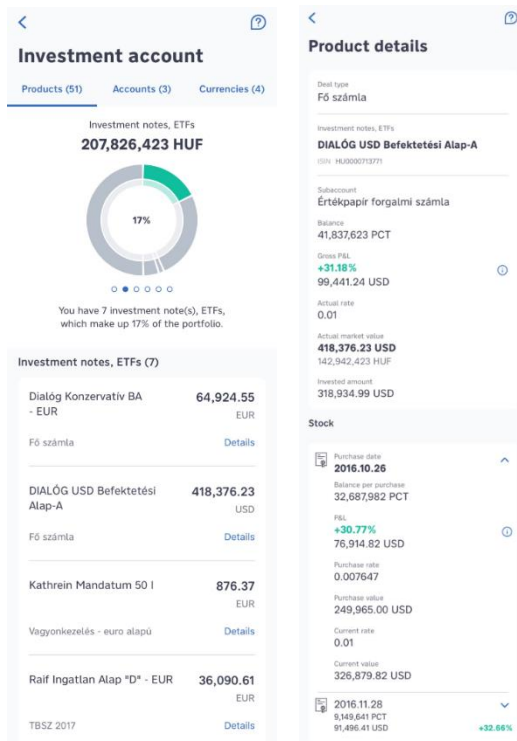



In „Products“ view you can see a list of the aggregated financial instruments available for you in the following categories: Investment notes, ETFs; Government securities, bonds; Shares; Certificates; Cash balances.

In „Accounts“ view the following categorization is displayed: Main Account; Long-Term Investment Accounts; Regular Investment Program; Other.


The product type and portfolio view can be switched by swiping sideways on the diagram.

In case you would like to view your products' or stocks' details, you can access the list view by tapping on the name of the given item. You can view and review the deal type, the balance, the gross profit and loss (gross P&L) of the product in currency and percentage, the actual rate and market value as well as the invested amount. By tapping on the first item visible under the Stock section, you can view the products' purchase and current value.





For more information, or explanation of the phrases mentioned here just tap the  icon in the top right corner.

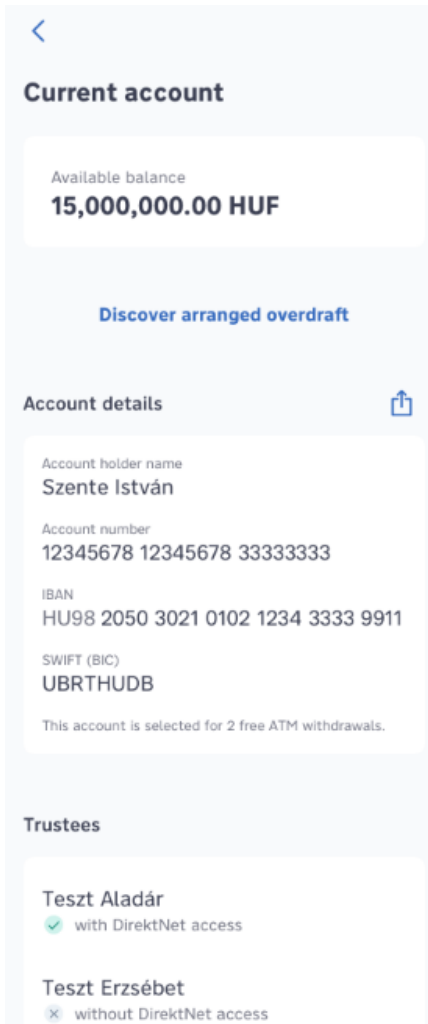
6.6 Sharing your bank account number

1. Tap on the "My Products"  icon on the bottom of the screen and choose the account you would like to share. You can switch between the account cards by swiping sideways.
2. By tapping on the card, the account details are displayed on the screen. Tap the "share" icon next to the "Account details" header.
3. You can choose the method you would like to share the information based on the available options on your device. The account information will be automatically pasted.

6.7 View your debit/credit card details

1. Tap on the "My Products"  icon or "My Cards" icon (if you are a cardholder) on the bottom of the screen.
2. Here displayed the card linked to each of your account. The  6 indicates how many cards is linked to the given account.
3. Choose the account you would like to see the details of.
4. On the account details screen you can see the following information:
 - a. Card number (middle 6 characters hidden)
 - b. Name displayed on the card
 - c. Valid thru (month/year)
 - d. Card type
 - e. Status of the card
 - f. Card Institution (MasterCard/Visa)


If you are a retail customer and is an account owner, you are able to view the trustees and the given account and check whether you have DirektNet access or not.



6.8 Viewing your account details

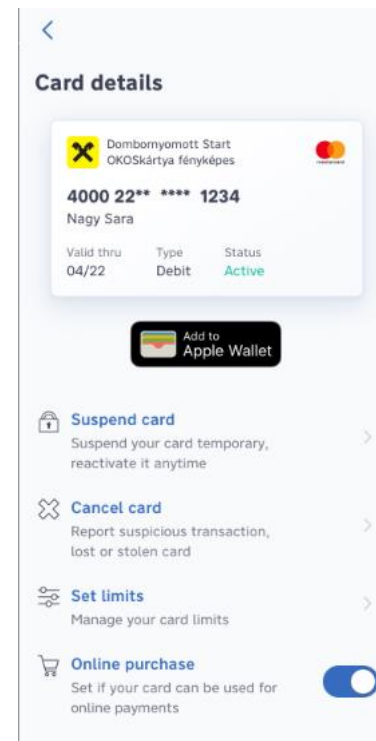
You can view the details of your accounts under the „My Products” menu. By tapping on the card of the account you would like to check, the page displays your available balance, the package name, the name of the owner, the name

of trustees (if there is any), the account number and IBAN, the SWIFT code, the statement delivery method and the linked cards.

You can also share your account details e.g.: via SMS or email, by tapping the  „share” icon on the right side of the screen.

6.9 Bank card activation

As a cardholder, you can activate new, replacement and renewable debit cards in myRaiffeisen. Validation initiated in the application takes place immediately. Activation requires that you have the physical card with you, so please be sure to wait for the card to arrive.



Activation steps:

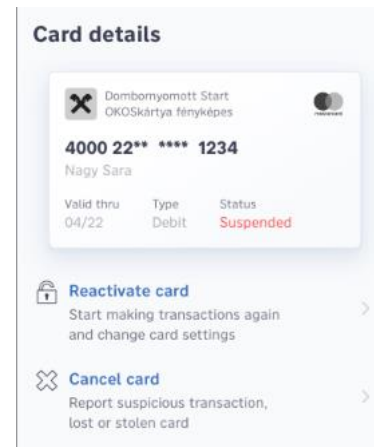
1. On the My Products page, select "Activate Card" from the screen that appears by tapping on the card you want to activate (inactive status).
2. Fill in the missing digits of the card number with the numbers on the physical card, then tap the "Activate Card" button.
3. On the Overview screen, you can verify the information and confirm the activation by clicking the "Authorise" button.
 - If you have entered the correct missing digits, the card will become active at the end of the process and can be used immediately.
 - If you did not add the numbers on the physical card to the card number, you can retry entering the correct card number at the end of the failed activation process. Please note that after three unsuccessful attempts, you will only be able to activate your card in the application the next day.

6.10 Bank card suspension

Card suspension is temporary, not the same as disabling it. A suspended card is not automatically renewed by the bank. If you want your expiring, suspended card to be renewed by your bank, you must cancel your card suspension by the 30th day prior to the expiration date.

If your credit card is lost or stolen, or if you suspect a suspicious transaction with it, please call our telephone customer service immediately and request that it be blocked.

Bank card suspension is a feature available to our retail, Premium Banking and Private Banking customers with an active status card in the myRaiffeisen application. If you are the owner of a bank account, in addition to your own bank card, you can also suspend all companion cards issued to private individuals in your bank account.



Suspension steps:

1. On the My Products page, select "Suspend Card" on the screen that appears when you tap the card you want to suspend.
2. After reading the information, tap the "Suspend Card" button.
3. On the Overview screen, you can verify the information and confirm the suspension by clicking the "Authorise" button.
4. The application informs you about the successful suspension.

6.11 Bank card reactivation

Reactivating a bank card is available to all our retail, Premium Banking and Private Banking customers with a suspended status card who still have a valid bank card in the myRaiffeisen application, if the suspension has been initiated by the cardholder before.

It is not possible to reactivate bank cards suspended by the Bank in the application.

Reactivations steps:

1. On the My Products page, select "Reactivate card" from the screen that appears when you tap a suspended card.
2. After reading the information, tap the "Reactivate card" button.
3. On the Overview screen, you can check the details and confirm the order by clicking the "Authorise" button.
4. The application notifies you of the reactivation of the suspended bank card, after which the bank card can be fully used again.

6.12 Allow online card purchases

You can enable or disable online transactions with your credit card and view the current setting.

This feature is available to our retail, Premium Banking and Private Banking customers with an active bank card in the myRaiffeisen application. As an account holder, in addition to your own credit card, you can change the settings for all companion cards issued to private individuals in your bank account.

This feature is also available to our corporate customers with self-signature rights if the cardholder of the given business bank card.

Steps to change:

1. On the My Products page, the screen that appears when you tap the card shows that Online Purchase for that card is turned on or off.
2. If you are authorized to change this setting, you can change the current status by moving the switch button.
3. On the Overview screen, you can check the details and confirm the order by clicking the "Authorise" button.
4. The application informs you about the successful change.

6.13 Change your account number linked to your debit card

With the function you can change the account number linked to your debit card. The function is available with HUF and foreign currency accounts.

The function is available in the myRaiffeisen application for retail, premium and Private Banking customers with active debit cards or OKOS cards. **Credit accounts linked to OKOS cards cannot be changed.**

In case you are an account owner, you can modify all the co-cards linked to your account, assigned to individuals.

The change of linked account number function is available for corporate customers with active corporate debit cards, if the card owner has individual signatory rights on the account. Trustees with individual signatory rights assigned to corporate accounts can make the change on all the corporate debit cards.

You can check the valid fees in the current version of the Condition List.

The steps of modification:

1. After choosing the bank card you would want to change the account number of, tap on the **"Change linked account"** option.
2. After reading the inform sheet, tap on the **"Change linked account"** button.
3. After making sure all the information is correct on the review page tap on the **"Authorise"** button.
4. The application will notify you about the successful change.