

| Term                            | Definition   |
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| List of Conditions              | The List of Conditions applicable to retail customers consists of the Personal Terms, the Saving Account Terms, and all associated legal and contractual documentation, all of which are available in full on our <a href="#">Terms &amp; Policies</a> website.  |
| Maintaining the account         | The account provider manages the account opened in the customer's name   |
| Issuing a debit card            | The account service provider issues a debit card linked to the customer's account. Every payment initiated by use of the debit card is immediately debited from customer's account   |
| Issuing a credit card           | The account service provider issues a payment card linked to the customer's payment account. The amount of payments made with the card during the agreed period shall be debited from the customer's account in full or in part on the specified day. The credit agreement concluded between the account service provider and the customer determines whether the customer will pay interest on the borrowed amount. |
| Cash withdrawal                 | The customer takes out cash from their account.  |
| Cash deposit                    | The customer deposits cash to their account.   |
| SEPA credit transfer            | Account service provider transfers funds from the customer's account to another account as instructed by the customer. Applicable to EUR payments made to the accounts opened in countries belonging to SEPA area.   |
| Non SEPA credit transfer        | Account service provider transfers funds from the customer's account to another account as instructed by the customer. Applicable to nonEUR payments or to payments made to the accounts opened in countries that do not belong to SEPA area.  |
| Direct debit                    | The customer gives another person (payee) the right to instruct the account service provider to transfer money from the customer's account to the payee's account. The account service provider transfers the money to the payee on the day or days agreed between the customer and the payee. The amount may vary.  |
| Automatic payment of E-Invoices | The account service provider, in accordance with the instructions given by the customer in advance, pays the electronic invoice of the payee submitted via the payer's online banking system.  |
| Online banking and mobile app   | The customer accesses services related to the account via the internet or through a mobile device (e.g., a smartphone).  |

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| SMS service                                      | Customer identification or balance notification (e.g., after a transfer or withdrawal) is performed via SMS text message.   |
| Telephone banking service                        | The customer accesses services related to the account via the telephone.  |
| Administration of EUR incoming payments          | Account service provider administers the incoming EUR payments from the accounts opened in countries belonging to SEPA area.  |
| Administration of cross border incoming payments | Account service provider administers the incoming non-EUR payments or payments from the accounts opened in countries that do not belong to SEPA area  |
| Domestic HUF credit transfer                     | The account provider, upon the customer's instruction, transfers an amount in HUF from the customer's account to another domestic account   |
| Standing order                                   | The account provider, upon the customer's instruction, regularly transfers a fixed amount of money from the customer's account to another account.  |
| Credit of foreign currency                       | A foreign currency amount is credited to the customer's account.  |
| Domestic purchase (Card)                         | The customer pays for goods or services domestically using a debit or credit card   |
| Cross-border purchase (Card)                     | The customer pays for goods or services abroad using a debit or credit card.  |
| Domestic cash withdrawal                         | The customer withdraws cash from their own account within the domestic territory.   |
| Cross-border cash withdrawal                     | The customer withdraws cash from their own account while abroad.  |
| Domestic cash deposit                            | The customer deposits cash into their own account within the domestic territory.  |
| Overdraft  | The account provider and the customer agree in advance that the customer may borrow funds when there is no money left in the account. This contract specifies the maximum amount of the loan and whether fees and interest will be charged to the customer. |

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| Modification of limits   | The amendment of restrictions regarding the amount or the number of payment transactions allowed.  |
| Issuance of certificates | Provision of account statements requested retrospectively or other certificates (e.g., "Certificate of Balance") related to the account. |

Revolut Bank UAB Hungarian Branch Office, **17 March 2026**. Please click [here](#) to see the previous terms that apply until **17 March 2026**.