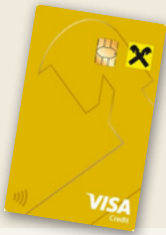


Advertisement

Our account models

Customized special conditions for your employees. Whatever is important to you personally – we have the right account model for you. We offer quality and service at the highest level, talk to us in person or via video consultation.



| My account Smart & Family account Simple, secure, smart: My account for modern life. | My account Comfort Flexibility meets convenience: your account, your choice. | My account Youth account Immerse yourself in financial freedom with Raiffeisen's youth account. |
|---|--|---|
| <ul style="list-style-type: none"> > All online transactions > My ELBA premium > Bitpanda access > 1 debit card > Family account 2 debit cards included <div style="border: 2px solid black; border-radius: 50%; padding: 10px; display: inline-block; margin-top: 10px;"> 12 months no account fees¹ </div> <p style="text-align: center; font-weight: bold; margin-top: 20px;">€ 2.25 /MONTH <small>instead of 2.99/MONTH¹</small></p> | <ul style="list-style-type: none"> > All online & self-service transactions in branch offices > My ELBA premium > Bitpanda access > 1 debit card > 1 credit card Gold  <p style="text-align: center; font-weight: bold; margin-top: 20px;">€ 10.11 /MONTH <small>instead of 13.65/MONTH¹</small></p> | <ul style="list-style-type: none"> > All online transactions > My ELBA premium > 1 debit card > Credit card Gold 1st year free of charge > Discounts on purchases and reduced admission to events <p style="text-align: center; font-weight: bold; margin-top: 20px;">€ 0.00 /MONTH <small>up to 19 years¹</small></p> |



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With Raiffeisen's **account switching service**, moving to your new account is easy and stress-free and takes just a few minutes. **Policy check:** Comparing insurances pays off - our service for you and the whole family.



50 €
for you

Up to
4x20 €
for your friend

Recommendations pay off twice

Recommend an account and receive a bonus²

1 Your Raiffeisen advisor will be happy to provide you with further details. Subject to typographical and printing errors as well as changes, as of January 2026.
 2 The promotion is valid until further notice when one of the following products is taken out: Bonus account and student account by a new customer who has not held a checking account with Raiffeisenlandesbank Niederösterreich-Wien AG in the last 24 months. Natural persons aged 18 or over who are resident in Austria are eligible to participate. The number of possible referrals is limited to 10 for a period of 12 months. The referral code must be used when opening the account (online or in person). The bonus may be reclaimed from the referred and referring customers if the account is not used, i.e. if there are not at least three account transactions per month in the first three months after the account is opened (e.g. deposits or withdrawals, transfers, payments with the ATM card) or if it is closed within 12 months. Students who open a student account at Stadtbank Wien through a referral receive a referral bonus of the same amount instead of the starting bonus. Employees of Raiffeisenlandesbank Niederösterreich-Wien AG are excluded.

Our promotions

Investment

The ideal securities account for your financial investment

Individual solutions for your investment with special conditions tailored specifically to you. Investments in financial instruments can involve significant losses.³



Credit card

Raiffeisen Cardservice

In order to offer you exactly the right solution, we have a wide range of credit cards with different benefits and features to choose from. This allows us to ensure that we meet your needs in the best possible way.

Airport Vienna lounges

Travel like a VIP

Enjoy discounted admission with your Raiffeisen Wien debit card to the VIENNA and SKY Lounges.

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My home and homeowners insurance

Save 3 monthly premiums if you promote climate-friendly measures (solar panels, heat pumps, photovoltaic systems, residential ventilation).

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When financing a new car through leasing or consumer credit, you will receive a discount on the first 3 monthly premiums when you take out car insurance or change your car.



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Code:
AURI60

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Service line 05 1700 1700: Monday–Friday from 7:00 a.m. to 9:00 p.m. & Saturday from 9:00 a.m. to 5:00 p.m.

Personal consultation by appointment: Monday–Friday from 8:00 a.m. to 6:00 p.m., self-service foyers around the clock

3 Investments in financial instruments may involve significant losses This is a marketing communication in accordance with the Securities Supervision Act 2018, which has been prepared by Raiffeisenlandesbank Niederösterreich-Wien AG for non-binding informational purposes. This information does not constitute an offer, investment advice, or a recommendation to buy or sell, and does not replace personal investment advice and risk disclosure by your customer advisor. It is expressly pointed out that financial instruments and investments may involve considerable risks in some cases. The promotional period is valid until further notice. Your Raiffeisen advisor will be happy to provide you with further details.

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