KIT | RENTING IN BUDAPEST

Getting your deposit back: the Deposit Recovery Kit

Your deposit is your money, and the law expects it back at the end of the lease. If part of it is held back, there is a calm, ordered route to follow. This kit puts that route in your pocket: what the deposit is for, what to gather, each step with its cost and timing, and when a professional is worth it.

The short version

The deposit (**kaució**) is your money, held as security. Under the contract it can cover unpaid rent, unpaid utility bills, or damage beyond normal wear and tear. Ordinary wear, a faded wall or a worn floor, is not chargeable. If none of those reasons apply, the full amount comes back, typically within a short period agreed in the lease.

A **foglaló** is something different: earnest money used mainly in property purchases. A rental deposit is refundable security. If a landlord describes a rental deposit as a non-refundable foglaló, it is worth asking them to correct the wording before you pay.

The friendly route, step by step

Step	What you do	Cost	Timing
1. Friendly written request	A calm email or message that refers to the lease and your move-in record, and asks for the deposit by bank transfer by a set date.	Free	Allow 8 to 15 days
2. Formal letter (fizetési felszólítás)	A dated letter with a clear deadline, sent so delivery can be proved, noting that the tenancy is fully documented. Our bilingual letter covers this.	Free to send yourself; a lawyer's letter is a few tens of thousands of HUF	Allow 8 to 15 days
3. Payment order (fizetési meghagyás)	Filed with a civil-law notary through MOKK, online at fmh.mokk.hu, for claims up to 30 million HUF.	3% of the claim, min. 8,000 HUF plus 1,600 HUF per party, max. 300,000 HUF	The landlord has 15 days to object
4. Civil court	If the landlord objects to the payment order, it becomes an ordinary court case. A lawyer (ügyvéd) is worth it here.	Lawyer and court fees; the losing side may bear costs	Months, sometimes over a year

Most disputes end at step two or three. Each step stays calm and factual: you are simply asking for an amount the contract already describes.

Step 1: ask, in writing

Refer to the deposit clause, mention that you documented the flat at move-in and move-out, and ask for the full amount by bank transfer by a specific date. A surprising share of landlords pay at this stage, simply because the request is clear and organised.

Step 2: the formal letter

If there is no reply, send a dated letter that states the amount, sets a deadline (usually 8 to 15 days) and mentions the next step. Send it so you can prove delivery, for example registered post or email with a read receipt, and keep a copy. Stating plainly that the tenancy is fully documented (contract, handover record, photos, transfers, messages) is usually enough. Rental income in Hungary is subject to 15 percent personal income tax, so landlords who keep proper records generally prefer a documented, orderly close to the tenancy; keep the tone factual, no threats needed.

Step 3: the payment order

The **fizetési meghagyás** is the standard Hungarian procedure for a money claim. It is issued by a civil-law notary (**közjegyző**) through the national chamber of notaries, MOKK, and the online filing at fmh.mokk.hu is designed to be usable without a lawyer. If the landlord does not object within 15 days, the order becomes enforceable much like a court judgment. If they object, it converts into an ordinary civil case.

What to gather first

Your records make every step shorter. Collect these in one folder.

- [ ] The signed lease, ideally witnessed for full evidential force (**teljes bizonyító erejű magánokirat**).
- [ ] Dated move-in photos and video of every room, and the matching move-out set.
- [ ] The signed inventory (**leltár**) of furniture and appliances.
- [ ] Meter readings photographed at move-in (**birtokbaadás**) and at move-out.
- [ ] Bank transfer records for the deposit and every rent payment.
- [ ] Every message with the landlord (email, WhatsApp, SMS), kept in full.
- [ ] The written deposit terms: amount, what it covers, and when it is returned.

Habits that keep deposits safe from day one

- ✓ A written lease, signed before two witnesses, with the deposit terms spelled out.
- ✓ Payment by bank transfer, after you have viewed the flat and seen the owner on the tulajdoni lap.
- ✓ Meters read and photographed on day one, so every bill starts from a shared number.
- ✓ If water, power or heating is ever interrupted, a short dated note in writing straight away.

- Only the signed lease counts: any change goes into the lease itself, not a separate side agreement.

> **OPTIONAL EXTRA FOR A LARGE DEPOSIT**
> The deposit-return terms can be put into a move-out declaration (kiköltözési nyilatkozat) before a notary. It costs a little up front and lets you enforce the return more directly. Most tenancies never need it.

When professional help is worth it

The request and the formal letter are things you can do yourself, and they resolve most cases. A lawyer (**ügyvéd**) is worth it when the amount is large, the contract terms themselves are in dispute, the landlord has a lawyer, or the Hungarian paperwork feels like too much. Many lawyers will send a paid letter for a modest fee, which alone often settles the matter.

Free and low-cost options exist too: the Streetlawyer Association (**Utcajogász Egyesület**) gives free housing legal help in Budapest, and the Budapest Bar Association runs an annual Pro Bono Day. Ask them about current availability.

Payment order fees and limits per MOKK and fmh.mokk.hu. Figures and steps are taken from the guide at www.hona.hu/deposit-recovery, where each one is sourced and dated. This is general information, not legal advice. Rules and fees can change, so confirm anything that matters with the relevant office or your own lawyer.