

## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.  
**Account name:** EUR Account  
**Date:** 01 April 2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the following documents:
  - Conditions of Raiffeisen Bank Account, Raiffeisen CLEVERcard, Bank-, Credit Card List of Conditions, Conditions of Cash and Cheque Transactions, “Fedezetlen Hitelek Kondíciós lista”.
  - Exchange rates:  
<https://www.raiffeisen.hu/web/english/individuals/online-services/exchange-rates/retail>
- A glossary of the terms used in this document is available free of charge.

Service	Fee		
<b>General account services</b>			
<b>Maintaining the account</b>	Standard account maintenance and package fee with electronic account statement	Monthly fee	HUF 0
		<b>Total annual fee</b>	<b>HUF 0</b>
	Standard account maintenance and package fee with paperbased account statement	Monthly fee	HUF 0
		<b>Total annual fee</b>	<b>HUF 0</b>
	Account closing fee	If less than 6 months have passed between the opening of the account and the submission of the bank account termination request	HUF 5,000

		If more than 6 months have passed between the opening of the account and the submission of the bank account termination request	HUF 0
	Account package switching fee		-
	Annual interest rate		0.01%
	Unified Deposit Rate Index		0.01%
<b>Internet banking and mobile app services</b>	Internet banking, mobile app and online services monthly and annual fee		-
<b>SMS service</b>	Verification SMS fee (piece)		-
	Notification/other SMS fee (piece)	[Mobil Banking Account Info automatically sent SMS]	HUF 29/SMS
		[Mobil Banking Card Info automatically sent SMS]	HUF 29/SMS
	SMS service/package fee	[Mobil Banking Account Info] Monthly fee	HUF 146
		[Mobil Banking Account Info] <b>Total annual fee</b>	HUF 1,752
		[Mobil Banking Card Info] Monthly fee	HUF 146
		[Mobil Banking Card Info] <b>Total annual fee</b>	HUF 1,752
		[DirektNet login notification SMS service] Monthly fee	HUF 146
		[DirektNet login notification SMS service] <b>Total annual fee</b>	HUF 1,752
<b>Telephone banking service</b>	Telephone banking service monthly fee and total annual fee		-
	Telephone banking service ad hoc fee		-

**Payments (excluding cards)**

<b>Sending money within Hungary in HUF</b>	Outside account provider electronically	Interbank - with conversion. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000
		Conversion fee	0.27%, min. EUR 3.78, max. EUR 174.30
	Outside account provider on telephone	Interbank - without conversion. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000
		Outside account provider on paper (at branch)	Interbank - without conversion. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000
	Within account provider electronically	In bank - with conversion. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.19%, min. EUR 5.39, max. EUR 187.73 + 0.3%. max. HUF 10,000
		Conversion fee	0.06 %, min. EUR 2.16, max. EUR 75.10
	Within account provider on telephone	In bank - without conversion. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.19%, min. EUR 5.39, max. EUR 187.73 + 0.3%. max. HUF 10,000
		Within account provider on paper (at branch)	In bank - without conversion. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000

<b>Standing order</b>	In HUF Outside account provider, electronically	-	-
	In HUF Outside account provider, on telephone	-	-
	In HUF Outside account provider, on paper (at branch)	-	-
	In HUF Within account provider, electronically	-	-
		-	-
<b>Direct debit</b>	In HUF Outside account provider, electronically	-	-
	In HUF Outside account provider, on telephone	-	-
	In HUF Outside account provider, on paper (at branch)	-	-
	In HUF Within account provider, electronically	-	-
	In HUF Within account provider, on telephone	-	-
<b>Sending money in euro (SEPA)</b>	International electronically	Standard fee Without conversion EUR payment to single euro payment area via Raiffeisen DirektNet. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.19%, min. HUF 338, max. HUF 8,126 + 0.3%. max. HUF 10,000
	International on telephone	Standard fee Without conversion EUR payment to single euro payment area in Raiffeisen Direkt. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.27%, min. HUF 406, max. HUF 13,544 + 0.3%. max. HUF 10,000

International on paper (at branch)	Standard fee Without conversion EUR payment to single euro payment area at branch up to EUR 1,054. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.45%, min. HUF 791, max. HUF 20,314 + 0.3%. max. HUF 10,000
Domestic electronically	EUR payment in bank. Without conversation. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.19%. min. EUR 5.39, max. EUR 187.73 + 0.3%. max. HUF 10,000
	Domestic EUR payment in bank. Without conversation. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000
Domestic on telephone	EUR payment in bank. Without conversation. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.19%, min. EUR 5.39, max. EUR 187.73 + 0.3%. max. HUF 10,000
	Domestic EUR payment in bank. Without conversation. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000

	Domestic on paper (at branch)	EUR payment in bank. Without conversation. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.19%, min. EUR 5.39, max. EUR 187.73 + 0.3%. max. HUF 10,000
		Domestic EUR payment in bank. Without conversation. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000
<b>Sending money in other currencies</b>	International electronically	Interbank. in case of transfer with conversation. In other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000
		Conversation fee	0.27%, min. EUR 3.78, max. EUR 174.30
	International on telephone	Interbank. In case of transfer with conversation. in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000
		Conversation fee	0.27%, min. EUR 3.78, max. EUR 174.30
	International on paper (at branch)	Interbank. In case of transfer with conversation. In other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000

		Conversation fee	0.27%, min. EUR 3.78, max. EUR 174.30	
Domestic electronically	Interbank. In case of transfer with conversation. In other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000		0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000	
		Conversation fee	0.27%, min. EUR 3.78, max. EUR 174.30	
		In bank. In case of transfer with conversation. In other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.19%, min. EUR 5.39, max. EUR 187.73 + 0.3%. max. HUF 10,000	
		Conversation fee	0.06 %, min. EUR 2.16, max. EUR 75.10	
	Domestic on telephone	Interbank. In case of transfer with conversation. In other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000		0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000
			Conversation fee	0.27%, min. EUR 3.78, max. EUR 174.30
In bank. In case of transfer with conversation. In other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000		0.19%. min. EUR 5.39, max. EUR 187.73 + 0.3%. max. HUF 10,000		

		Conversation fee	0.06 %, min. EUR 2.16, max. EUR 75.10
	Domestic on paper (at branch)	Interbank. In case of transfer with conversation. In other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%. max. HUF 10,000
		Conversation fee	0.27%, min. EUR 3.78, max. EUR 174.30
		In bank. in case of transfer with conversation. in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.19%, min. EUR 5.39, max. EUR 187.73 + 0.3%. max. HUF 10,000
		Conversation fee	0.06 %, min. EUR 2.16, max. EUR 75.10
<b>Crediting of foreign currency amounts</b>	Outside account provider in currency corresponding to the currency of the payment account	Crediting EUR transfer from abroad, from the single euro payment area Standard fee	HUF 0
	Outside account provider in currency different from the currency of the payment account	Conversion fee	0.27%, min. EUR 7.56, max. EUR 788.45
	Within account provider in currency corresponding to the currency of the payment account		HUF 0
	Within account provider in currency different from the currency of the payment account	Conversion fee	0.27%, min. EUR 7.56, max. EUR 788.45
<b>Cards and cash</b>			
<b>Providing a debit card</b>	Name of the debit card linked to payment account	[Unembossed Start CLEVERcard]	

Main card application fee	[Unembossed Start CLEVERcard]	-
Main card first annual fee	[Unembossed Start CLEVERcard]	HUF 4,122
Main card annual fee from the second year	[Unembossed Start CLEVERcard]	HUF 4,122
Name of the debit card linked to payment account	[OneCard bankcard]	
Main card application fee	[OneCard bankcard]	--
Main card first annual fee	[OneCard bankcard]	HUF 7,380
Main card annual fee from the second year	[OneCard bankcard]	HUF 7,380
Name of the debit card linked to payment account	[VertiCard (Mastercard Unembossed bank card)]	
Main card application fee	[VertiCard (Mastercard Unembossed bank card)]	HUF 3,597
Main card first annual fee	[VertiCard (Mastercard Unembossed bank card)]	HUF 6,616
Main card annual fee from the second year	[VertiCard (Mastercard Unembossed bank card)]	HUF 6,616
Name of the debit card linked to payment account	[VISA Gold]	
Main card application fee	[VISA Gold]	-
Main card first annual fee	[VISA Gold]	HUF 23,187
Main card annual fee from the second year	[VISA Gold]	HUF 23,187

	Name of the debit card linked to payment account	[Mastercard Gold]	
	Main card application fee	[Mastercard Gold]	-
	Main card first annual fee	[Mastercard Gold]	HUF 24,055
	Main card annual fee from the second year	[Mastercard Gold]	HUF 24,055
<b>Providing a credit card</b>	Name of credit card linked to payment account	Service is not available	
	Main card application fee		-
	Main card first annual fee		-
	Main card annual fee from the second year		-
	Annual lending rate		-
	APR in the commercial communication		-
	Annual default interest rate		-
	Penalty fee for late payment		-
	Credit limit overshooting fee		-
	Monthly cycle closing fee		-
	Fee of redemption /payment/repayment at own branch		-
	Fee of transferring redemption /payment/repayment		-
	Fee of redemption /payment/repayment by postal cheque		-
<b>Purchases with debit or credit cards in Hungary</b>	Purchases with debit card in Hungary		HUF 0
	Purchases with credit card in Hungary		-
<b>Purchases with debit or credit cards abroad</b>	Purchases with debit card abroad		HUF 0
	Purchases with credit card abroad		-
<b>Cash withdrawal in Hungary</b>	Without bankcard at branch	[HUF payments (in banknotes and coins)]	0.50% + 0.6%, max. HUF 420,000

		[Foreign currency payments] in currency of the payment account	0.50% + 0.6%, max. HUF 420,000
		[Foreign currency payments] different from the currency of the payment account	0.50% + 0.6%, max. HUF 420,000
	With debit card from own ATM	Domestic HUF transactions from Raiffeisen ATM – standard fee	HUF 749
	With debit card from other ATM	Domestic HUF transactions from other ATM – standard fee	HUF 749
	With debit card at own branch		-
	With debit card at other branch	[Domestic, not Raiffeisen branch (HUF transaction)]	HUF 693
	With debit card at the post office	Domestic HUF transactions from other ATM and post office – standard fee	HUF 749
	With credit card from own ATM		-
	With credit card from other ATM		-
	With credit card at own branch		-
	With credit card at other branch		-
	With credit card at the post office		-
<b>Cash withdrawal abroad</b>	With debit card from ATM operated by own account provider (group)	[Abroad ATM – in EEA state in EUR]	HUF 749
	With debit card from other ATM	[Abroad ATM – in EEA state in EUR]	HUF 749
	With debit card from branch operated by own account provider (group)	[Abroad in branch]	EUR 11.58
	With debit card at other branch	[Abroad in branch]	EUR 11.58
	With credit card from ATM operated by own account provider (group)		-
	With credit card from other ATM		-

	With credit card from branch operated by own account provider (group)		-
	With credit card at other branch		-
<b>Cash deposit in Hungary</b>	HUF cash deposit at own ATM		-
	HUF cash deposit at own branch	[HUF deposits in banknotes]	0,5%
	HUF cash deposit at other branch		-
	HUF cash deposit at the post office on POS terminal		-
<b>Overdrafts and related services</b>			
<b>Arranged overdraft</b>	Name of the claimable overdraft	Service is not available	
	Annual lending rate		-
	APR in the commercial communication		-
	Credit scoring fee		-
	Administration fee		-
	Potential nominal provisions		-
	Annual default interest rate		-
<b>Other services</b>			
<b>Limit change</b>	Change of purchase limit electronically	[Change of daily card usage limit]	HUF 406
	Change of purchase limit on telephone	[Change of daily card usage limit]	HUF 406
	Change of purchase limit on paper (at branch)	[Change of daily card usage limit]	HUF 406
	Change of ATM cash withdrawal limit electronically	[Change of daily card usage limit]	HUF 406
	Change of ATM cash withdrawal limit on telephone	[Change of daily card usage limit]	HUF 406
	Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 406
<b>Issue of certificates for the customer</b>	Paper based copy of regular monthly bank account statement sent by postal service	[Duplicates of statements and advices] for the last 12months (For paper based statement holder customers)	HUF 1,585 / statement or advice
		[Duplicates of statements and advices] for the period	HUF 3,172

	Certificate of coverage	before the last 12 months [Certification of available balance]	HUF 1,576
	Account balance certificate		-
	Other certificate	[Certification of Other certificates issued by the Bank, Fees of other notifications]	HUF 1,576