

Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.
Account name: Feewinner Account
Date: 19 April 2020

- 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 | | |
|---------------------------------|---|---|-------------------|
| General account services | | | |
| Maintaining the account | Standard account maintenance and package fee with electronic account statement | Monthly fee | HUF 1,990 |
| | | Total annual fee | HUF 23,880 |
| | Standard account maintenance and package fee with paper based account statement | Monthly fee | HUF 1,990 |
| | | Total annual fee | HUF 23,880 |
| | 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 | HUF 0 |

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| | Account package switching fee | account and the submission of the bank account termination request | HUF 2,553 |
| | Annual interest rate | | 0.01% |
| | Unified Deposit Rate Index | | 0.01% |
| Internet banking and mobile app services | Internet banking, mobile app and online services monthly and annual fee | | - |
| SMS service | Verification SMS fee (piece) | | - |
| | Notification/other SMS fee (piece) | [Mobil Banking Account Info automatically sent SMS] | HUF 24/SMS |
| | | [Mobil Banking Card Info automatically sent SMS] | HUF 24/SMS |
| | SMS service/package fee | [Mobil Banking Account Info] Monthly fee | HUF 118 |
| | | [Mobil Banking Account Info] Total annual fee | HUF 1,416 |
| | | [Mobil Banking Card Info] Monthly fee | HUF 118 |
| | | [Mobil Banking Card Info] Total annual fee | HUF 1,416 |
| | | [DirektNet login notification SMS service] Monthly fee | HUF 118 |
| | | [DirektNet login notification SMS service] Total annual fee | HUF 1,416 |
| Telephone banking service | Telephone banking service monthly fee and total annual fee | | - |
| | Telephone banking service ad hoc fee | | - |
| Payments (excluding cards) | | | |
| Sending money within Hungary in HUF | Outside account provider electronically | via Raiffeisen DirektNet, myRaiffeisen, interbank | HUF 0 |

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| | | up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | |
| | | via Raiffeisen DirektNet, myRaiffeisen, interbank above HUF 20,000 for the portion exceeding HUF 20,000 | 0.3%, max. HUF 6,000 |
| | Outside account provider on telephone | in Raiffeisen Direkt interbank above HUF 20,000 for the portion exceeding HUF 20,000 | 0.32%, min. HUF 419, max. HUF 5,849 + 0.3%, max. HUF 6,000 |
| | Outside account provider on paper (at branch) | at branch interbank above HUF 20,000 for the portion exceeding HUF 20,000 | 0.74%, min. HUF 740, max. HUF 10,717 + 0.3%, max. HUF 6,000 |
| | Within account provider electronically | via Raiffeisen DirektNet, myRaiffeisen in-Bank up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | HUF 0 |
| | | via Raiffeisen DirektNet in-Bank above HUF 20,000 for the portion exceeding HUF 20,000 | 0.3%, max. HUF 6,000 |
| | Within account provider on telephone | in Raiffeisen Direkt in-Bank above HUF 20,000 for the portion exceeding HUF 20,000 | 0.15%, min. HUF 310, max. HUF 5,892 + 0.3%, max. HUF 6,000 |
| | Within account provider on paper (at branch) | at branch in-Bank above HUF 20,000 for the portion exceeding HUF 20,000 | 0.42%, min. HUF 631, max. HUF 10,717 + 0.3%, max. HUF 6,000 |
| Standing order | In HUF Outside account provider, electronically | via Raiffeisen DirektNet up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | 0.15%, min. HUF 310, max. HUF 5,894 |
| | | via Raiffeisen DirektNet above HUF 20,000 for | 0.15%, min. HUF 310, max. HUF |

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| | | the portion exceeding HUF 20,000 | 5,894 + 0.3%, max. HUF 6,000 |
| | In HUF Outside account provider, on telephone | in Raiffeisen Direkt above HUF 20,000 for the portion exceeding HUF 20,000 | 0.15%, min. HUF 310, max. HUF 5,894 + 0.3%, max. HUF 6,000 |
| | In HUF Outside account provider, on paper (at branch) | at branch above HUF 20,000 for the portion exceeding HUF 20,000 | 0.42%, min. HUF 631, max. HUF 10,717 + 0.3%, max. HUF 6,000 |
| | In HUF Within account provider, electronically | via Raiffeisen DirektNet up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | 0.15%, min. HUF 310, max. HUF 5,894 |
| | | via Raiffeisen DirektNet above HUF 20,000 for the portion exceeding HUF 20,000 | 0.15%, min. HUF 310, max. HUF 5,894 + 0.3%, max. HUF 6,000 |
| | In HUF Within account provider, on telephone | in Raiffeisen Direkt above HUF 20,000 for the portion exceeding HUF 20,000 | 0.15%, min. HUF 310, max. HUF 5,894 + 0.3%, max. HUF 6,000 |
| | In HUF Within account provider, on paper (at branch) | at branch above HUF 20,000 for the portion exceeding HUF 20,000 | 0.42%, min. HUF 631, max. HUF 10,717 + 0.3%, max. HUF 6,000 |
| Direct debit | In HUF Outside account provider, electronically | via Raiffeisen DirektNet | HUF 0 |
| | In HUF Outside account provider, on telephone | in Raiffeisen Direkt | HUF 0 |
| | In HUF Outside account provider, on paper (at branch) | at branch | HUF 0 |
| | In HUF Within account provider, electronically | via Raiffeisen DirektNet | HUF 0 |
| | In HUF Within account provider, on telephone | in Raiffeisen Direkt | HUF 0 |
| | In HUF Within account provider, on paper (at branch) | at branch | HUF 0 |
| Sending money in euro (SEPA) | International electronically | Standard fee via Raiffeisen DirektNet, myRaiffeisen above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000 | 0.3%, max. HUF 6,000 |

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| | Conversion fee | 0.22%, max. EUR 140.22 |
| International on telephone | Standard fee in Raiffeisen Direkt up to EUR 1,104 the second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.32%, min. HUF 419, max. HUF 5,894 + 0.3%, max. HUF 6,000 |
| | Conversion fee | 0.22%, max. EUR 140.22 |
| International on paper (at branch) | Standard fee at branch up to EUR 620 the second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.74%, min. HUF 740, max. HUF 10,717 + 0.3%, max. HUF 6,000 |
| | Conversion fee | 0.22%, max. EUR 140.22 |
| Domestic electronically | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.16%, min. EUR 4.35, max. EUR 453.09 + 0,3%, max. HUF 6,000 |
| | EUR payment in Bank- Conversion fee | 0.06%, min. EUR 1.74, max. EUR 181.24 |
| | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140.22 + 0.3%, max. HUF 6,000 |
| | Domestic EUR payment - Conversion fee | 0.22%, min. EUR 3.05, max. EUR 140.22 |

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| | Domestic on telephone | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.16%, min. EUR 4.35, max. EUR 453.09 + 0,3%, max. HUF 6,000 |
| | | EUR payment in Bank- Conversion fee | 0.06%, min. EUR 1.74, max. EUR 181.24 |
| | | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0,22%, min. EUR 3.05, max. EUR 140.22 + 0,3%, max. HUF 6,000 |
| | | Domestic EUR payment - Conversion fee | 0.22%, min. EUR 3.05, max. EUR 140.22 |
| | Domestic on paper (at branch) | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0,16%, min. EUR 4,35, max. EUR 453,09 + 0,3%, max. HUF 6,000 |
| | | EUR payment in Bank- Conversion fee | 0.06%, min. EUR 1.74, max. EUR 181.24 |
| | | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140,22 + 0.3%, max. HUF 6,000 |
| | | Domestic EUR payment - Conversion fee | 0,22%, min. EUR 3,05, max. EUR 140.22 |
| Sending money in other currencies | International electronically | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140.22 |

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| | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140.22 + 0.3% max. HUF 6,000 |
| | Conversion fee | 0.22%, min EUR 3.05, max. EUR 140.22 |
| International on telephone | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140.22 |
| | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140.22 + 0.3% max. HUF 6,000 |
| | Conversion fee | 0.22%, min EUR 3.05, max. EUR 140.22 |
| International on paper (at branch) | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140.22 |
| | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140.22 + 0.3% max. HUF 6,000 |
| | Conversion fee | 0.22%, min EUR 3.05, max. EUR 140.22 |

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| Domestic electronically | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140.22 + 0.3% max. HUF 6,000 |
| | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee | 0.22%, min. EUR 3.05, max. EUR 140.22 |
| | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.16%, min. EUR 4.35, max. EUR 151.03 + 0.3%, max. HUF 6,000 |
| | In Bank - Conversion fee | 0.06%, min. EUR 1.74, max. EUR 60.42 |
| Domestic on telephone | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140.22 + 0.3% max. HUF 6,000 |
| | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee | 0.22%, min. EUR 3.05, max. EUR 140.22 |
| | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.16%, min. EUR 4.35, max. EUR 151.03 + 0.3%, max. HUF 6,000 |
| | In Bank - Conversion fee | 0.06%, min. EUR 1.74, max. EUR 60.42 |

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| | Domestic on paper (at branch) | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.22%, min. EUR 3.05, max. EUR 140.22 + 0.3% max. HUF 6,000 |
| | | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee | 0.22%, min. EUR 3.05, max. EUR 140.22 |
| | | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.16%, min. EUR 4.35, max. EUR 151.03 + 0.3%, max. HUF 6,000 |
| | | In Bank - Conversion fee | 0.06%, min. EUR 1.74, max. EUR 60.42 |
| Crediting of foreign currency amounts | Outside account provider in currency corresponding to the currency of the payment account | | HUF 0 |
| | Outside account provider in currency different from the currency of the payment account | Crediting EUR transfer from abroad, from the single euro zone Conversion fee | 0.22%, min. EUR 6.09, max. EUR 634.27 |
| | 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 | Normal | 0.22%, min. EUR 6.09, max. EUR 634.27 |
| Cards and cash | | | |
| Providing a debit card | Name of the debit card linked to payment account | [Unembossed Start CLEVERcard] | |
| | Main card application fee | [Unembossed Start CLEVERcard] | HUF 2,358 |
| | Main card first annual fee | [Unembossed Start CLEVERcard] | HUF 4,205 |

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| | Main card annual fee from the second year | [Unembossed Start CLEVERcard] | HUF 4,205 |
| | Name of the debit card linked to payment account | [OneCard bankcard] | |
| | Main card application fee | [OneCard bankcard] | HUF 2,668 |
| | Main card first annual fee | [OneCard bankcard] | HUF 6,954 |
| | Main card annual fee from the second year | [OneCard bankcard] | HUF 6,954 |
| | Name of the debit card linked to payment account | [VISA Classic] | |
| | Main card application fee | [VISA Classic] | HUF 2,668 |
| | Main card first annual fee | [VISA Classic] | HUF 6,954 |
| | Main card annual fee from the second year | [VISA Classic] | HUF 6,954 |
| | 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 18,040 |
| | Main card annual fee from the second year | [VISA Gold] | HUF 18,040 |
| Providing a credit card | 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 | | - |

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| | 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 | | - |
| Purchases with debit or credit cards in Hungary | Purchases with debit card in Hungary | | HUF 0 |
| | Purchases with credit card in Hungary | | - |
| Purchases with debit or credit cards abroad | Purchases with debit card abroad | | HUF 0 |
| | Purchases with credit card abroad | | - |
| Cash withdrawal in Hungary | Without bankcard at branch | [HUF payments (in banknotes and coins)] | 0.65%, min. HUF 1,097, max. HUF 16,621 + 0,6% |
| | With debit card from own ATM | Domestic HUF transactions from Raiffeisen ATM – standard fee | 0.63%, min. HUF 263 |
| | With debit card from other ATM | Domestic HUF transactions from other ATM – standard fee | 1.26%, min. HUF 787 |
| | With debit card at own branch | | - |
| | With debit card at other branch | [Domestic, not Raiffeisen branch (HUF transaction)] | HUF 559 |
| | With debit card at the post office | Domestic HUF transactions from other ATM and post office – standard fee | 1.26%, min. HUF 787 |
| | 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 | | - | |

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| Cash withdrawal abroad | With debit card from ATM operated by own account provider (group) | [Abroad ATM – in EEA state in EUR] | 1.26%, min. HUF 787, max. HUF 3,164 |
| | With debit card from other ATM | [Abroad ATM – in EEA state in EUR] | 1.26%, min. HUF 787, max. HUF 3,164 |
| | With debit card from branch operated by own account provider (group) | [Abroad in branch] | EUR 9.32 |
| | With debit card at other branch | [Abroad in branch] | EUR 9.32 |
| | 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 | | - | |
| Cash deposit in Hungary | HUF cash deposit at own ATM | | - |
| | HUF cash deposit at own branch | [HUF deposits in banknotes] | HUF 0 |
| | HUF cash deposit at other branch | | - |
| | HUF cash deposit at the post office on POS terminal | | - |
| Overdrafts and related services | | | |
| Arranged overdraft | 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 | | - | |
| Limit change | Change of purchase limit electronically | [Change of daily card usage limit] | HUF 327 |
| | Change of purchase limit on telephone | [Change of daily card usage limit] | HUF 327 |
| | Change of purchase limit on paper (at branch) | [Change of daily card usage limit] | HUF 327 |

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| | Change of ATM cash withdrawal limit electronically | [Change of daily card usage limit] | HUF 327 |
| | Change of ATM cash withdrawal limit on telephone | [Change of daily card usage limit] | HUF 327 |
| | Change of ATM cash withdrawal limit on paper (at branch) | [Change of daily card usage limit] | HUF 327 |
| Issue of certificates for the customer | 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 1,276 / statement or advice |
| | | [Duplicates of statements and advices] for the period before the last 12 months | HUF 2,553 |
| | Certificate of coverage | [Certification of available balance] | HUF 1,269 |
| | Account balance certificate | | - |
| | Other certificate | [Certification of Other certificates issued by the Bank, Fees of other notifications] | HUF 1,269 |