

## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.  
**Account name:** Premium Select Account Package  
**Date:** 01 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   |                         |                    |
|---------------------------------|---|-------------------------|--------------------|
| <b>General account services</b> |   |                         |                    |
| <b>Maintaining the account</b>  | Standard account maintenance and package fee with electronic account statement  | Monthly fee             | HUF 16,375         |
|                                 |   | <b>Total annual fee</b> | <b>HUF 196,500</b> |
|                                 | Standard account maintenance and package fee with paper based account statement | Monthly fee             | HUF 16,375         |
|                                 |   | <b>Total annual fee</b> | <b>HUF 196,500</b> |
|                                 | Account closing fee   |                         | HUF 0              |
|                                 | Account package switching fee   |                         | HUF 0              |
|                                 | Annual interest rate  |                         | 0.01%              |

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|   | 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 0/SMS |
|   |   | [Mobil Banking Card Info automatically sent SMS]  | HUF 0/SMS |
|   | SMS-service/package fee   | [Mobil Banking Account Info] Monthly fee  | HUF 0     |
|   |   | [Mobil Banking Account Info] <b>Total annual fee</b>  | HUF 0     |
|   |   | [Mobil Banking Card Info] Monthly fee   | HUF 0     |
|   |   | [Mobil Banking Card Info] <b>Total annual fee</b>   | HUF 0     |
|   |   | [DirektNet login notification SMS service] Monthly fee  | HUF 118   |
|   |   | [DirektNet login notification SMS service] <b>Total annual fee</b>  | HUF 1,416 |
| <b>Telephone banking service</b>                | Telephone banking service monthly fee and total annual fee              |   | -         |
|   | Telephone banking service ad hoc fee                                    |   | -         |
| <b>Payments (excluding cards)</b>               |   |   |           |
| <b>Sending money within Hungary in HUF</b>      | Outside account provider electronically                                 | via Raiffeisen DirektNet, myRaiffeisen, interbank up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | HUF 0     |
|   |   | via Raiffeisen DirektNet, myRaiffeisen, interbank   | HUF 0     |

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|                       |   | above HUF 20,000 for the portion exceeding HUF 20,000  |  |
|                       | Outside account provider on telephone           | in Raiffeisen Direkt interbank above HUF 20,000 for the portion exceeding HUF 20,000                                 | HUF 0  |
|                       | Outside account provider on paper (at branch)   | at branch interbank above HUF 20,000 for the portion exceeding HUF 20,000  | 0.33%, min. HUF 375, max. HUF 7,658 + 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                               | HUF 0  |
|                       | Within account provider on telephone            | in Raiffeisen Direkt in-Bank above HUF 20,000 for the portion exceeding HUF 20,000                                   | HUF 0  |
|                       | Within account provider on paper (at branch)    | at branch in-Bank above HUF 20,000 for the portion exceeding HUF 20,000  | 0.28%, min. HUF 375, max. HUF 7,658 + 0.3%, max. HUF 6,000 |
| <b>Standing order</b> | 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                       | HUF 0  |
|                       |   | via Raiffeisen DirektNet above HUF 20,000 for the portion exceeding HUF 20,000                                       | HUF 0  |
|                       | In HUF Outside account provider, on telephone   | in Raiffeisen Direkt above HUF 20,000 for the portion below HUF 20,000   | HUF 0  |

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|                                     | In HUF Outside account provider, on paper (at branch) | at branch above HUF 20,000 for the portion below HUF 20,000                                    | HUF 0                         |
|                                     | 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 | HUF 0                         |
|                                     |   | via Raiffeisen DirektNet above HUF 20,000 for the portion exceeding HUF 20,000                 | HUF 0                         |
|                                     | In HUF Within account provider, on telephone          | in Raiffeisen Direkt above HUF 20,000 for the portion below HUF 20,000                         | HUF 0                         |
|                                     | In HUF Within account provider, on paper (at branch)  | at branch above HUF 20,000 for the portion below HUF 20,000                                    | HUF 0                         |
| <b>Direct debit</b>                 | 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                         |
| <b>Sending money in euro (SEPA)</b> | International electronically                          | Standard fee via Raiffeisen DirektNet, myRaiffeisen  | HUF 0                         |
|                                     |   | Conversion fee   | 0.22%, max. EUR 140.22        |
|                                     | International on telephone                            | Standard fee in Raiffeisen Direkt  | HUF 0                         |
|                                     |   | Conversion fee   | 0.22%, max. EUR 140.22        |
|                                     | International on paper (at branch)                    | Standard fee at branch up to EUR 1,104   | 0.33%, min. HUF 375, max. HUF |

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|                         | the second part applies to the portion exceeding equivalent amount of HUF 20,000  | 7,658 + 0.3%, max. HUF 6,000                                 |
|                         | Conversion fee  | 0.22%, max. EUR 140.22                                       |
| Domestic electronically | EUR payment - Normal up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion under equivalent amount of HUF 20,000   | 0.43%, min. EUR 6.09, max. EUR 634.33                        |
|                         | EUR payment - Normal above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000  | 0.43%, min. EUR 6.09, max. EUR 634.33 + 0.3%, max. HUF 6,000 |
|                         | payment orders in EUR in-Bank, In case of conversion between EEA member currencies up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion under equivalent amount of HUF 20,000 | 0.22%, min. EUR 6.09, max. EUR 634.33                        |
|                         | payment orders in EUR in-Bank, In case of conversion between EEA member currencies above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000                                      | 0.22%, min. EUR 6.09, max. EUR 634.33 + 0.3%, max. HUF 6,000 |
| Domestic on telephone   | EUR payment - Normal up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion under   | 0.43%, min. EUR 6.09, max. EUR 634.33                        |

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|                               | equivalent amount of HUF 20,000   |  |
|                               | EUR payment - Normal above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000  | 0.43%, min. EUR 6.09, max. EUR 634.33 + 0.3%, max. HUF 6,000 |
|                               | payment orders in EUR in-Bank, In case of conversion between EEA member currencies: Normal equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion under equivalent amount of HUF 20,000 | 0.22%, min. EUR 6.09, max. EUR 634.33                        |
|                               | payment orders in EUR in-Bank, In case of conversion between EEA member currencies: Normal above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000                                | 0.22%, min. EUR 6.09, max. EUR 634.33 + 0.3%, max. HUF 6,000 |
| Domestic on paper (at branch) | EUR payment - Normal up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion under equivalent amount of HUF 20,000   | 0.43%, min. EUR 6.09, max. EUR 634.33                        |
|                               | EUR payment - Normal above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000  | 0.43%, min. EUR 6.09, max. EUR 634.33 + 0.3%, max. HUF 6,000 |
|                               | payment orders in EUR in-Bank, In case of conversion between EEA member currencies: Normal  | 0.22%, min. EUR 6.09, max. EUR 634.33                        |

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|  |                              | <p>up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion under equivalent amount of HUF 20,000</p> <p>payment orders in EUR in-Bank, In case of conversion between EEA member currencies: Normal above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000</p> | <p>0.22%, min. EUR 6.09, max. EUR 634.33 + 0.3%, max. HUF 6,000</p> |
| <b>Sending money in other currencies</b> | International electronically | <p>Interbank, In case of transfer in EEA member currency: Normal up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion below equivalent amount of HUF 20,000</p>   | <p>0.43%, min. EUR 6.09, max. EUR 634.33</p>                        |
|  |                              | <p>Interbank, In case of transfer in EEA member currency: Normal above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000</p>  | <p>0.43%, min. EUR 6.09, max. EUR 634.33 + 0.3%, max. HUF 6,000</p> |
|  | International on telephone   | <p>Interbank, In case of transfer in EEA member currency: Normal up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion below equivalent amount of HUF 20,000</p>   | <p>0.43%, min. EUR 6.09, max. EUR 634.33</p>                        |
|  |                              | <p>Interbank, In case of transfer in EEA</p>  | <p>0.43%, min. EUR 6.09, max. EUR</p>                               |

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|                                       | member currency:<br>Normal<br>above equivalent<br>amount of HUF 20,000<br>for the portion<br>exceeding equivalent<br>amount of HUF 20,000  | 634.33 + 0.3%,<br>max. HUF 6,000                                      |
| International on paper<br>(at branch) | Interbank, In case of<br>transfer in EEA<br>member currency:<br>Normal<br>Normal<br>up to equivalent<br>amount of HUF 20,000<br>or above equivalent<br>amount of HUF 20,000<br>for the portion below<br>equivalent amount of<br>HUF 20,000 | 0.43%, min. EUR<br>6.09, max. EUR<br>634.33                           |
|                                       | Interbank, In case of<br>transfer in EEA<br>member currency:<br>above equivalent<br>amount of HUF 20,000<br>for the portion<br>exceeding equivalent<br>amount of HUF 20,000  | 0.43%, min. EUR<br>6.09, max. EUR<br>634.33 + 0.3%,<br>max. HUF 6,000 |
| Domestic electronically               | Interbank, In case of<br>transfer in EEA<br>member currency:<br>Normal<br>up to equivalent<br>amount of HUF 20,000<br>or above equivalent<br>amount of HUF 20,000<br>for the portion below<br>equivalent amount of<br>HUF 20,000           | 0.43%, min. EUR<br>6.09, max. EUR<br>634.33                           |
|                                       | Interbank, In case of<br>transfer in EEA<br>member currency:<br>Normal<br>above equivalent<br>amount of HUF 20,000<br>for the portion<br>exceeding equivalent<br>amount of HUF 20,000  | 0.43%, min. EUR<br>6.09, max. EUR<br>634.33 + 0.3%,<br>max. HUF 6,000 |
|                                       | in-Bank, Normal in case<br>of conversion to<br>account in EEA  | 0.22%, min. EUR<br>6.09, max. EUR<br>634.33                           |

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|                       | <p>member currency,<br/>except EUR<br/>up to equivalent<br/>amount of HUF 20,000<br/>or above equivalent<br/>amount of HUF 20,000<br/>for the portion below<br/>equivalent amount of<br/>HUF 20,000</p>  |   |
|                       | <p>in-Bank, Normal in case<br/>of conversion to<br/>account in EEA<br/>member currency,<br/>except EUR<br/>above equivalent<br/>amount of HUF 20,000<br/>for the portion<br/>exceeding equivalent<br/>amount of HUF 20,000</p>                         | <p>0.22%, min. EUR<br/>6.09, max. EUR<br/>634.33 + 0.3%,<br/>max. HUF 6,000</p> |
| Domestic on telephone | <p>Interbank, In case of<br/>transfer in EEA<br/>member currency:<br/>Normal<br/>up to equivalent<br/>amount of HUF 20,000<br/>or above equivalent<br/>amount of HUF 20,000<br/>for the portion below<br/>equivalent amount of<br/>HUF 20,000</p>      | <p>0.43%, min. EUR<br/>6.09, max. EUR<br/>634.33</p>                            |
|                       | <p>Interbank, In case of<br/>transfer in EEA<br/>member currency:<br/>Normal<br/>above equivalent<br/>amount of HUF 20,000<br/>for the portion<br/>exceeding equivalent<br/>amount of HUF 20,000</p>   | <p>0.43%, min. EUR<br/>6.09, max. EUR<br/>634.33 + 0.3%,<br/>max. HUF 6,000</p> |
|                       | <p>in-Bank, Normal in case<br/>of conversion to<br/>account in EEA<br/>member currency,<br/>except EUR<br/>amount of HUF 20,000<br/>or above equivalent<br/>amount of HUF 20,000<br/>for the portion below<br/>equivalent amount of<br/>HUF 20,000</p> | <p>0.22%, min. EUR<br/>6.09, max. EUR<br/>634.33</p>                            |

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|                               | in-Bank, Normal in case of conversion to account in EEA member currency, except EUR member currency above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000                      | 0.22%, min. EUR 6.09, max. EUR 634.33 + 0.3%, max. HUF 6,000 |
| Domestic on paper (at branch) | Interbank, In case of transfer in EEA member currency: Normal up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion below equivalent amount of HUF 20,000                       | 0.43%, min. EUR 6.09, max. EUR 634.33                        |
|                               | Interbank, In case of transfer in EEA member currency: Normal above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000  | 0.43%, min. EUR 6.09, max. EUR 634.33 + 0.3%, max. HUF 6,000 |
|                               | in-Bank, Normal in case of conversion to account in EEA member currency, except EUR up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion below equivalent amount of HUF 20,000 | 0.22%, min. EUR 6.09, max. EUR 634.33                        |
|                               | in-Bank, Normal in case of conversion to account in EEA member currency, except EUR above equivalent amount of HUF 20,000 for the portion exceeding  | 0.22%, min. EUR 6.09, max. EUR 634.33 + 0.3%, max. HUF 6,000 |

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|  |   | equivalent amount of<br>HUF 20,000  |   |
| <b>Crediting of foreign<br/>currency amounts</b>       | Outside account<br>provider in currency<br>corresponding to the<br>currency of the<br>payment account |   | HUF 0                                       |
|  | Outside account<br>provider in currency<br>different from the<br>currency of the<br>payment account   | Crediting EUR transfer<br>from abroad, from the<br>single euro zone<br>Conversion fee | 0.22%, min. EUR<br>6.09, max. EUR<br>634.27 |
|  | Within account provider<br>in currency<br>corresponding to the<br>currency of the<br>payment account  |   | HUF 0                                       |
|  | Within account provider<br>in currency different<br>from the currency of the<br>payment account       | Normal  | 0.22%, min. EUR<br>6.09, max. EUR<br>634.27 |
| <b>Cards and cash</b>                                  |   |   |   |
| <b>Providing a debit card</b>                          | Name of the debit card<br>linked to payment<br>account  | [Premium Start<br>CLEVERcard]   |   |
|  | Main card application<br>fee  | [Premium Start<br>CLEVERcard]   | -   |
|  | Main card first annual<br>fee   | [Premium Start<br>CLEVERcard]   | HUF 0                                       |
|  | Main card annual fee<br>from the second year  | [Premium Start<br>CLEVERcard]   | HUF 6,272                                   |
|  | Name of the debit card<br>linked to payment<br>account  | [Premium VISA Gold<br>bankcard]   |   |
|  | Main card application<br>fee  | [Premium VISA Gold<br>bankcard]   | -   |
|  | Main card first annual<br>fee   | [Premium VISA Gold<br>bankcard]   | HUF 10,254                                  |
|  | Main card annual fee<br>from the second year  | [Premium VISA Gold<br>bankcard]   | HUF 10,254                                  |
| Name of the debit card<br>linked to payment<br>account | [OneCard bankcard]  |   |   |

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|  | Main card application fee                             | [OneCard bankcard]                      | -   |
|  | Main card first annual fee                            | [OneCard bankcard]                      | HUF 5,938   |
|  | Main card annual fee from the second year             | [OneCard bankcard]                      | HUF 5,938   |
| <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)] | 0.43%, min. HUF 586, max. HUF 14,703 + 0.6%, max. HUF 420,000 |
|  | With debit card from own ATM                          | Domestic HUF transactions from          | HUF 0   |

|                                |   |   |                         |
|--------------------------------|---|---|-------------------------|
|                                |   | Raiffeisen ATM – standard fee   |                         |
|                                | With debit card from other ATM  | Domestic HUF transactions from other ATM – standard fee                 | HUF 759/<br>transaction |
|                                | 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 | HUF 604                 |
|                                | 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 759                 |
|                                | With debit card from other ATM  | [Abroad ATM – in EEA state in EUR]                                      | HUF 759                 |
|                                | 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                                      |   | -                       |
| <b>Cash deposit in Hungary</b> | HUF cash deposit at own ATM   |   | -                       |
|                                | HUF cash deposit at own branch  | [HUF deposits in banknotes]   | HUF 0                   |

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|   | 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 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                         |
|   | 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                         |
| <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 1,276 / 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  | HUF 1,269                       |

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|  | the Bank, Fees of other<br>notifications] |
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