

## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.

**Account name:** Private Banking GBP

**Date:** 01 August 2024

- 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:
- LIST OF CONDITIONS FOR PRIVATE BANKING SUPERIOR CUSTOMERS, "KONDÍCIÓS LISTA KIEMELT MAGÁNÜGYFELEK RÉSZÉRE".
  - Exchange rates for banknotes: [Exchange rates for banknotes – Raiffeisen ENGLISH – raiffeisen.hu](#)
  - Exchange rates for outgoing transfers and credit card transactions: [Exchange rates for outgoing transfers and credit card transactions – Raiffeisen ENGLISH – raiffeisen.hu](#)
- 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 22,000         |
|                                 |   | <b>Total annual fee</b> | <b>HUF 264,000</b> |
|                                 | Standard account maintenance and package fee with paper based account statement | Monthly fee             | HUF 22,000         |
|                                 |   | <b>Total annual fee</b> | <b>HUF 264,000</b> |
|                                 | Account closing fee   |                         | HUF 0              |
|                                 | Account closing fee   |                         | HUF 0              |
|                                 | Account package switching fee   |                         | HUF 0              |
| 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 Info automatically sent SMS]   | HUF 0/SMS                      |
|   | SMS service/package fee   | [Mobil Banking Account Info] Monthly fee  | HUF 200                        |
|   |   | [Mobil Banking Account Info] <b>Total annual fee</b>  | <b>HUF 2,400</b>               |
| <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   | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 50,000 | 0.5%. min. EUR 5, max. EUR 200 |
|   |   | Conversion fee  | 0.3%, min. 2 EUR, max. 25 EUR  |
|   | Outside account provider on telephone   | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt up to HUF 50,000                                     | 0.5%. min. EUR 5, max. EUR 200 |
|   | Outside account provider on paper (at branch)   | Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 50,000   | 0.5%. min. EUR 5, max. EUR 200 |
| Within account provider electronically          | Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the | 0.5%. min. EUR 5, max. EUR 80 + 0.3% max. HUF 10,000  |                                |

|                       |   |  |  |
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|                       |   | portion exceeding equivalent amount of HUF 50,000  |  |
|                       |   | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                        |
|                       | Within account provider on telephone                  | Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt<br>The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.5%. min. EUR 5, max. EUR 80 + 0.3% max. HUF 10,000 |
|                       | Within account provider on paper (at branch)          | Transfer inside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.5%. min. EUR 5, max. EUR 80 + 0.3% max. HUF 10,000 |
| <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        |  | -  |
|                       | In HUF Within account provider, on telephone          |  | -  |
|                       | In HUF Within account provider, on paper (at branch)  |  | -  |
| <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        |  | -  |
|                       |   |  | -  |

|                                     |  |  |  |
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|                                     | In HUF Within account provider, on telephone         |  |  |
|                                     | In HUF Within account provider, on paper (at branch) |  | -  |
| <b>Sending money in euro (SEPA)</b> | International electronically                         | Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application<br>Over HUF 50,000 for the part of the amount over HUF 50,000 | 0.3%, max. HUF 10,000  |
|                                     |  | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                                |
|                                     | International on telephone                           | Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen Direkt the second part applies 4ot he portion exceeding equivalent amount of HUF 50,000                  | 0.5% min. HUF 1,000, max. HUF 11,000 + 0.3%, max. HUF 10,000 |
|                                     |  | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                                |
|                                     | International on paper (at branch)                   | Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee at branch and Raiconnect the second part applies 4ot he portion exceeding equivalent amount of HUF 50,000               | 0.5% min. HUF 1,000, max. HUF 11,000 + 0.3%, max. HUF 10,000 |
|                                     |  | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                                |
|                                     | Domestic electronically                              | Transfer inside and outside bank inland in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen DirektNet, myRaiffeisen   | 0,5%, min. HUF 1000, max. HUF 11.000 + 0,3%, max. HUF 10.000 |

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|  |                               | mobile application Over HUF 50,000 for the part of the amount over HUF 50,000  |  |
|  |                               | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                                |
|  | Domestic on telephone         | Transfer inside and outside bank inland in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000                   | 0.5% min. HUF 1,000, max. HUF 1,000 + 0.3%, max. HUF 10,000  |
|  |                               | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                                |
|  | Domestic on paper (at branch) | Transfer inside and outside bank inland in euros (SEPA) [SEPA Credit Transfer] Standard fee at branch and Raiconnect the second part applies to the portion exceeding equivalent amount of HUF 50,000                | 0.5% min. HUF 1,000, max. HUF 11,000 + 0.3%, max. HUF 10,000 |
|  |                               | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                                |
| <b>Sending money in other currencies</b> | International electronically  | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 50,000  | 0.5%. min. EUR 2, max. EUR 200                               |
|  |                               | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.5%. min. EUR 2, max. EUR 200 + 0.3% max. HUF 10,000        |
|  |                               | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                                |

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|------------------------------------|--|---|
| International on telephone         | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt up to HUF 50,000  | 0.5%. min. EUR 5, max. EUR 200                        |
|                                    | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt<br>The second part applies to the portion exceeding equivalent amount of HUF 50,000                                   | 0.5%. min. EUR 5, max. EUR 200 + 0.3% max. HUF 10,000 |
|                                    | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                         |
| International on paper (at branch) | Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 50,000  | 0.5%. min. EUR 5, max. EUR 200                        |
|                                    | Transfer outside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000                                  | 0.5%. min. EUR 5, max. EUR 200 + 0.3% max. HUF 10,000 |
|                                    | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                         |
| Domestic electronically            | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 50,000  | 0.5%. min. EUR 5, max. EUR 200                        |
|                                    | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.5%. min. EUR 5, max. EUR 200 + 0.3% max. HUF 10,000 |

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|                               | Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.5%. min. EUR 5, max. EUR 200 + 0.3% max. HUF 10,000 |
|                               | Conversion fee  | 0.3%, min. 2 EUR, max. 25 EUR                         |
| Domestic on telephone         | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt up to HUF 50,000   | 0.5%. min. EUR 5, max. 200 EUR                        |
|                               | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt<br>The second part applies to the portion exceeding equivalent amount of HUF 50,000                                  | 0.5%, min. 5 EUR, max. 200 EUR + 0.3% max. HUF 10,000 |
|                               | Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt<br>The second part applies to the portion exceeding equivalent amount of HUF 50,000                                   | 0.5%. min. EUR 5, max. EUR 80 + 0.3% max. HUF 10,000  |
|                               | Conversion fee  | 0.3%, min. 2 EUR, max. 25 EUR                         |
| Domestic on paper (at branch) | Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 50,000   | 0.5%. min. EUR 5, max. EUR 200                        |
|                               | Transfer outside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000                                 | 0.5%, min. 5 EUR, max. 200 EUR + 0.3% max. HUF 10,000 |

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|  |   | Transfer inside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.5%. min. EUR 5, max. EUR 80 + 0.3% max. HUF 10,000 |
|  |   | Conversion fee   | 0.3%, min. 2 EUR, max. 25 EUR                        |
| <b>Crediting of foreign currency amounts</b> | 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   | Conversion fee   | 0.3%, min. EUR 2, max. EUR 25                        |
|  | 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   | 0.3%, min. EUR 2, max. EUR 25                        |
| <b>Cards and cash</b>                        |   |  |  |
| <b>Providing a debit card</b>                | Name of the debit card linked to payment account  | [Private Mastercard Standard]  |  |
|  | Main card application fee   | [Private Mastercard Standard]  | -  |
|  | Main card first annual fee  | [Private Mastercard Standard]  | HUF 0  |
|  | Main card annual fee from the second year   | [Private Mastercard Standard]  | HUF 7,000  |
|  | Name of the debit card linked to payment account  | [Private Mastercard Platina]   |  |



|  |  |            |
|--|--|------------|
| Main card application fee                        | [Private Mastercard Platina]                   | -          |
| Main card first annual fee                       | [Private Mastercard Platina]                   | HUF 0      |
| Main card annual fee from the second year        | [Private Mastercard Platina]                   | HUF 30,000 |
| Name of the debit card linked to payment account | [Private VISA Gold]                            |            |
| Main card application fee                        | [Private VISA Gold]                            | -          |
| Main card first annual fee                       | [Private VISA Gold]                            | HUF 12,500 |
| Main card annual fee from the second year        | [Private VISA Gold]                            | HUF 25,000 |
| Name of the debit card linked to payment account | [Private Mastercard World Elite]               |            |
| Main card application fee                        | [Private Mastercard World Elite]               | -          |
| Main card first annual fee                       | [Private Mastercard World Elite]               | HUF 30,000 |
| Main card annual fee from the second year        | [Private Mastercard World Elite]               | HUF 60,000 |
| Name of the debit card linked to payment account | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0      |
| Main card application fee                        | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0      |
| Main card monthly fee                            | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0      |
| Main card first whole annual fee                 | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0      |
| Main card monthly fee from the second year       | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0      |
| Main card second whole annual fee                | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0      |

|  |   |  |                                  |
|--|---|--|----------------------------------|
| <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)]                      | 1.1%, max HUF 1,000,000          |
|  | With debit card from own ATM                          | Domestic HUF transactions from Raiffeisen ATM – standard fee | 0,7%, max. HUF 9,000             |
|  | With debit card from other ATM                        | Domestic HUF transactions from other ATM – standard fee      | 0,7%, max. HUF 9,000/transaction |
|  | With debit card at own branch                         |  | -                                |

|                                |   |   |  |
|--------------------------------|---|---|--|
|                                | With debit card at other branch                                       | [Domestic, not Raiffeisen branch (HUF transaction)]                     | 1.25%, min. HUF 1,300, max. HUF 30,000 |
|                                | With debit card at the post office                                    | Domestic HUF transactions from other ATM and post office – standard fee | 1.25%, min. HUF 1,300, max. HUF 30,000 |
|                                | 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]                                      | 0,7%, max. HUF 9,000                   |
|                                | With debit card from other ATM  | [Abroad ATM – in EEA state in EUR]                                      | 0,7%, max. HUF 9,000                   |
|                                | With debit card from branch operated by own account provider (group)  | [Abroad in branch]  | 1.25%, min. EUR 20, max. EUR 80        |
|                                | With debit card at other branch                                       | [Abroad in branch]  | 1.25%, min. EUR 20, max. EUR 80        |
|                                | 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 0                                  |
|                                | 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                               |   | -       |
| <b>Overdrafts and related services</b>        |   |   |         |
| <b>Arranged overdraft</b>                     | Name of the claimable overdraft   |   |         |
|   | 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 269 |
|   | Change of purchase limit on telephone   | [Change of daily card usage limit]  | HUF 269 |
|   | Change of purchase limit on paper (at branch)                                     | [Change of daily card usage limit]  | HUF 269 |
|   | Change of ATM cash withdrawal limit electronically                                | [Change of daily card usage limit]  | HUF 269 |
|   | Change of ATM cash withdrawal limit on telephone                                  | [Change of daily card usage limit]  | HUF 269 |
|   | Change of ATM cash withdrawal limit on paper (at branch)                          | [Change of daily card usage limit]  | HUF 269 |
| <b>Issue of certificates for the customer</b> | Paper based copy of regular monthly bank account statement sent by postal service | [Extraordinary statement]   | HUF 797 |
|   |   | [Extraordinary statement – for customers with electronic statement] – once per month free, after that | HUF 797 |
|   | Certificate of coverage   | [Certification of coverage, other certificate]  | HUF 797 |
|   | Account balance certificate   |   | -       |

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|--|-------------------|---|---|
|  | Other certificate | [Certification of Other certificates issued by the Bank, Fees of other notifications] | - |
|--|-------------------|---|---|