

## Fee Information Document



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

**Account name:** Private Banking EUR

**Date:** 01 February 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>  | HUF 2,400  |
| <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 20,000 | 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 20,000                                     | 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 20,000   | 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                                      | 0.5%. min. EUR 5, max. EUR 80 + 0.3% max. HUF 10,000 |

|                       |   |  |  |
|-----------------------|---|--|--|
|                       |   | mobile application. The second part applies to the portion exceeding equivalent amount of HUF 20,000   |  |
|                       |   | 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 The second part applies to the portion exceeding equivalent amount of HUF 20,000     | 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 20,000 | 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        |  | -  |

|                                     |  |   |  |
|-------------------------------------|--|---|--|
|                                     | 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 Over HUF 20,000 for the part of the amount over HUF 20,000 | 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 to the portion exceeding equivalent amount of HUF 20,000               | 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 to the portion exceeding equivalent amount of HUF 20,000            | 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 | 0,5%, min. HUF 1000, max. HUF 11.000 + 0,3%, max. HUF 10.000  |  |

|  |                               |   |  |
|--|-------------------------------|---|--|
|  |                               | DirektNet, myRaiffeisen mobile application Over HUF 20,000 for the part of the amount over HUF 20,000   |  |
|  |                               | 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 20,000    | 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 20,000 | 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 20,000   | 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                                    | 0.5%. min. EUR 2, max. EUR 200 + 0.3% max. HUF 10,000        |

|                                    |   |   |
|------------------------------------|---|---|
|                                    | portion exceeding equivalent amount of HUF 20,000   | 0.3%, min. 2 EUR, max. 25 EUR                         |
|                                    | Conversion fee  | 0.3%, min. 2 EUR, max. 25 EUR                         |
| International on telephone         | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt up to HUF 20,000   | 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 20,000  | 0.5%. min. EUR 5, max. EUR 200 + 0.3% max. HUF 10,000 |
|                                    | Conversion fee  | 0.3%, min. 2 EUR, max. 25 EUR                         |
|                                    | Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 20,000   | 0.5%. min. EUR 5, max. EUR 200                        |
| International on paper (at branch) | 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 20,000 | 0.5%. min. EUR 5, max. EUR 200 + 0.3% max. HUF 10,000 |
|                                    | Conversion fee  | 0.3%, min. 2 EUR, max. 25 EUR                         |
|                                    | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 20,000                                 | 0.5%. min. EUR 5, max. EUR 200                        |
|                                    | Transfer outside the bank in foreign currency   | 0.5%. min. EUR 5, max. EUR 200 +                      |
| Domestic electronically            |   |   |
|                                    |   |   |

|                               |   |   |
|-------------------------------|---|---|
|                               | (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 0.3% max. HUF 10,000                                  |
|                               | 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 20,000 | 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 20,000   | 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 20,000                                  | 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 20,000                                   | 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 20,000   | 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 20,000 | 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 at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 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 |
| <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 678 |
|   |   |   |         |
|   |   | [Extraordinary statement – for customers with electronic statement] – once per month free, after that | HUF 678 |
|   | Certificate of coverage   | [Certification of coverage, other certificate]  | HUF 678 |
|   | Account balance certificate   |   | -       |
|   | Other certificate   | [Certification of Other certificates issued by the Bank, Fees of other notifications]                 | -       |