

## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.  
**Account name:** Basic Account  
**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:
  - 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 1,334         |
|                                 |  | <b>Total annual fee</b>   | <b>HUF 16,008</b> |
|                                 | Standard account maintenance and package fee with paper                        | Monthly fee   | HUF 1,334         |
|                                 |  | <b>Total annual fee</b>   | <b>HUF 16,008</b> |
|                                 | Account closing fee  | If less than 6 months have passed between the opening of the account and the submission of the bank account termination request | HUF 5,000         |

|   |   |   |            |
|---|---|---|------------|
|   |   | If more than 6 months have passed between the opening of the account and the submission of the bank account termination request | HUF 0      |
|   | Account package switching fee   |   | HUF 3,730  |
|   | Annual interest rate  |   | 0.01%      |
|   | Unified Deposit Rate Index  |   | 0.01%      |
| <b>Internet banking and mobile app services</b> | Internet banking, mobile app and online services monthly and annual fee |   | -          |
| <b>SMS service</b>                              | Verification SMS fee (piece)  |   | -          |
|   | Notification/other SMS fee (piece)                                      | [Mobil Banking Account Info automatically sent SMS]   | HUF 34/SMS |
|   |   | [Mobil Banking Card Info automatically sent SMS]  | HUF 34/SMS |
|   | SMS service/package fee   | [Mobil Banking Account Info] Monthly fee  | HUF 171    |
|   |   | [Mobil Banking Account Info] <b>Total annual fee</b>  | HUF 2,052  |
|   |   | [Mobil Banking Card Info] Monthly fee   | HUF 171    |
|   |   | [Mobil Banking Card Info] <b>Total annual fee</b>   | HUF 2,052  |
|   |   | [DirektNet login notification SMS service] Monthly fee  | HUF 171    |
|   | [DirektNet login notification SMS service] <b>Total annual fee</b>      | HUF 2,052   |            |
| <b>Internet banking and mobile app services</b> | Internet banking, mobile app and online services monthly and annual fee |   | -          |
|   | Telephone banking service ad hoc fee                                    |   | -          |

**Payments (excluding cards)**

|   |   |   |   |
|---|---|---|---|
| <b>Sending money within Hungary in HUF</b>    | Outside account provider electronically   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000  | 0.20%, min. HUF 371, max. HUF 8,938                         |
|   |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank above HUF 50,000 for the portion exceeding HUF 50,000  | 0.20%, min. HUF 371, max. HUF 8,938 + 0.3%, max. HUF 10,000 |
|   |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank or via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, in-Bank Maximum 4 ad hoc payment orders per month are free of charge, provided that the sum total of the ad hoc payment orders, together with the standing payment orders, does not exceed HUF 100,000 | HUF 0   |
|   | Outside account provider on telephone   | in Raiffeisen Direkt interbank above HUF 50,000 for the portion exceeding HUF 50,000  | 0.31% min. HUF 477, max. HUF 15,927 + 0.3%, max. HUF 10,000 |
| Outside account provider on paper (at branch) | at branch interbank above HUF 50,000 for the portion exceeding HUF 50,000   | 0.52% min. HUF 930, max. HUF 23,889 + 0.3%, max. HUF 10,000   |   |
| Within account provider electronically        | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, in-Bank up to HUF 50,000 or above HUF 50,000 | HUF 0   |   |

|                       |   |   |  |
|-----------------------|---|---|--|
|                       |   | for the portion below HUF 50,000  |  |
|                       |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal in-Bank above HUF 50,000 for the portion exceeding HUF 50,000   | 0.3%, max. HUF 10,000  |
|                       |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, on myRaiffeisen portal, interbank or via Raiffeisen DirektNet, myRaiffeisen mobileapplication, on myRaiffeisen portal, in-Bank Maximum 4 ad hoc payment orders per month are free of charge, provided that the sum total of the ad hoc payment orders, together with the standing payment orders, does not exceed HUF 100,000 | HUF 0  |
|                       | Within account provider on telephone            | in Raiffeisen Direkt in-Bank above HUF 50,000 for the portion exceeding HUF 50,000  | 0.22%, min. HUF 397, max. HUF 15,927 + 0.3%, max. HUF 10,000 |
|                       | Within account provider on paper (at branch)    | at branch in-Bank above HUF 50,000 for the portion exceeding HUF 50,000   | 0.47%, min. HUF 771, max. HUF 23,889 + 0.3%, max. HUF 10,000 |
| <b>Standing order</b> | In HUF Outside account provider, electronically | via Raiffeisen DirektNet up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000  | HUF 0  |
|                       |   | via Raiffeisen DirektNet above HUF 50,000 for the portion exceeding HUF 50,000  | 0.3%, max. HUF 10,000  |
|                       |   | via Raiffeisen DirektNet or myRaiffeisen mobileapplication  | HUF 0  |

|   |   |  |
|---|---|--|
|   | interbank or via Raiffeisen DirektNet or myRaiffeisen mobileapplication in-Bank Maximum 4 ad hoc payment orders per month are free of charge, provided that the sum total of the ad hoc payment orders, together with the standing payment orders, does not exceed HUF 100,000  |  |
| In HUF Outside account provider, on telephone         | in Raiffeisen Direkt above HUF 50,000   | 0.3%, max. HUF 10,000  |
| In HUF Outside account provider, on paper (at branch) | at branch above HUF 50,000 for the portion exceeding HUF 50,000   | 0.22%, min. HUF 318, max. HUF 19,110 + 0.3%, max. HUF 10,000 |
| In HUF Within account provider, electronically        | via Raiffeisen DirektNet up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000  | HUF 0  |
|   | via Raiffeisen DirektNet above HUF 50,000 for the portion exceeding HUF 50,000  | 0.3%, max. HUF 10,000  |
|   | via Raiffeisen DirektNet or myRaiffeisen mobileapplication interbank or via Raiffeisen DirektNet or myRaiffeisen mobileapplication in-Bank Maximum 4 ad hoc payment orders per month are free of charge, provided that the sum total of the ad hoc payment orders, together with the standing payment orders, does not exceed HUF 100,000 | HUF 0  |
| In HUF Within account provider, on telephone          | in Raiffeisen Direkt above HUF 50,000 for   | 0.3%, max. HUF 10,000  |

|                                     |   |  |  |
|-------------------------------------|---|--|--|
|                                     |   | the portion exceeding HUF 50,000   |  |
|                                     | In HUF Within account provider, on paper (at branch)  | at branch above HUF 50,000 for the portion exceeding HUF 50,000  | 0.22%, min. HUF 318, max. HUF 19,110 + 0.3%, max. HUF 10,000 |
| <b>Direct debit</b>                 | In HUF Outside account provider, electronically       | via Raiffeisen DirektNet, myRaiffeisen mobileapplication   | 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, myRaiffeisen mobileapplication   | 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 mobileapplication the second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.20%, min. HUF 371, max. HUF 8,938 + 0.3%, max. HUF 10,000  |
|                                     |   | Conversion fee   | 0.31%, max. EUR 204.97                                       |
|                                     | International on telephone                            | Standard fee in Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000                                     | 0.31%, min. HUF 477, max. HUF 15,927 + 0.3%, max. HUF 10,000 |
|                                     |   | Conversion fee   | 0.31%, max. EUR 204.97                                       |
|                                     | International on paper (at branch)                    | Standard fee at branch up to EUR 1,015 the second part applies to the portion exceeding equivalent amount of HUF 50,000                                | 0.52%, min. HUF 930, max. HUF 23,889 + 0.3%, max. HUF 10,000 |
|                                     |   | Conversion fee   | 0.31%, max. EUR 204.97                                       |

|                               |  |   |
|-------------------------------|--|---|
| Domestic electronically       | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.22%, min. EUR 6.33, max. EUR 662.35 + 0.3%, max. HUF 10,000 |
|                               | EUR payment in Bank- Conversion fee  | 0.07%, min. EUR 2.54, max. EUR 264.94                         |
|                               | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.31%, min. EUR 4.44, max. EUR 204.97 + 0.3%, max. HUF 10,000 |
|                               | Domestic EUR payment - Conversion fee  | 0.31%, min. EUR 4.44, max. EUR 204.97                         |
| Domestic on telephone         | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.22%, min. EUR 6.33, max. EUR 662.35 + 0.3%, max. HUF 10,000 |
|                               | EUR payment in Bank- Conversion fee  | 0.07%, min. EUR 2.54, max. EUR 264.94                         |
|                               | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.31%, min. EUR 4.44, max. EUR 204.97 + 0.3%, max. HUF 10,000 |
|                               | Domestic EUR payment - Conversion fee  | 0.31%, min. EUR 4.44, max. EUR 204.97                         |
| Domestic on paper (at branch) | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.22%, min. EUR 6.33, max. EUR 662.35 + 0.3%, max. HUF 10,000 |

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|--|---------------------------------|---|--|
|  |                                 | EUR payment in Bank-<br>Conversion fee  | 0.07%, min. EUR<br>2.54, max. EUR<br>264.94                            |
|  |                                 | Domestic EUR<br>payment. Standard fee.<br>The second part<br>applies to the portion<br>exceeding equivalent<br>amount of HUF 50,000   | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97 + 0.3%,<br>max. HUF 10,000 |
|  |                                 | Domestic EUR<br>payment - Conversion<br>fee   | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97                            |
| <b>Sending money in<br/>other currencies</b> | International<br>electronically | Interbank, in case of<br>transfer out of EEA, in<br>other currency.<br>Standard fee in portion<br>under equivalent<br>amount of HUF 50,000  | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97                            |
|  |                                 | Interbank, in case of<br>transfer out of EEA, in<br>other currency.<br>Standard fee. The<br>second part applies to<br>the portion exceeding<br>equivalent amount of<br>HUF 50,000 | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97 + 0.3%<br>max. HUF 10,000  |
|  |                                 | Conversion fee  | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97                            |
|  | International on<br>telephone   | Interbank, in case of<br>transfer out of EEA, in<br>other currency.<br>Standard fee in portion<br>under equivalent<br>amount of HUF 50,000  | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97                            |
|  |                                 | Interbank, in case of<br>transfer out of EEA, in<br>other currency.<br>Standard fee. The<br>second part applies to<br>the portion exceeding<br>equivalent amount of<br>HUF 50,000 | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97 + 0.3%<br>max. HUF 10,000  |
|  |                                 | Conversion fee  | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97                            |



|                                    |  |   |
|------------------------------------|--|---|
| 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 50,000                                  | 0.31%, min. EUR 4.44, max. EUR 204.97                         |
|                                    | 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 50,000 | 0.31%, min. EUR 4.44, max. EUR 204.97+ 0.3% max. HUF 10,000   |
|                                    | Conversion fee   | 0.31%, min. EUR 4.44, max. EUR 204.97                         |
| 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 50,000 | 0.31%, min. EUR 4.44, max. EUR 204.97 + 0.3% max. HUF 10,000  |
|                                    | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee   | 0.31%, min. EUR 4.44, max. EUR 204.97                         |
|                                    | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.22%, min. EUR 6.33, max. EUR 220.77 + 0.3%, max. HUF 10,000 |
|                                    | In Bank - Conversion fee   | 0.07%, min. EUR 2.54, max. EUR 88.31                          |
|                                    |  |   |
| 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 50,000 | 0.31%, min. EUR 4.44, max. EUR 204.97+ 0.3% max. HUF 10,000   |

|  |   |  |   |
|--|---|--|---|
|  |   | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee   | 0.31%, min. EUR 4.44, max. EUR 204.97                         |
|  |   | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.22%, min. EUR 6.33, max. EUR 220.77 + 0.3%, max. HUF 10,000 |
|  |   | In Bank - Conversion fee   | 0.07%, min. EUR 2.54, max. EUR 88.31                          |
|  | 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 50,000 | 0.31%, min. EUR 4.44, max. EUR 204.97 + 0.3% max. HUF 10,000  |
|  |   | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee   | 0.31%, min. EUR 4.44, max. EUR 204.97                         |
|  |   | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.22%, min. EUR 6.33, max. EUR 220.77 + 0.3%, max. HUF 10,000 |
|  |   | In Bank - Conversion fee   | 0.07%, min. EUR 2.54, max. EUR 88.31                          |
| <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   | 0.31%, min. EUR 8.89, max. EUR 927.21                         |
|  | 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           | 0.31%, min. EUR 8.89, max. EUR 927.21 |
| <b>Cards and cash</b>                                  |  |                          |                                       |
| <b>Providing a debit card</b>                          | Name of the debit card linked to payment account                                       | [VertiCard]              |                                       |
|  | Main card application fee  | [VertiCard]              | HUF 0                                 |
|  | Main card first annual fee   | [VertiCard]              | HUF 0                                 |
|  | Main card annual fee from the second year  | [VertiCard]              | 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)]                                 | 0.94%, min. HUF 1,751, max. HUF 31,855 + 0.6% HUF 0 |
|                                     |  | [HUF payments (in banknotes and coins)] max. 1 pc up to HUF 50,000      |   |
|                                     | With debit card from own ATM   | Domestic HUF transactions from Raiffeisen ATM – standard fee            | 0.94%, min. HUF 880                                 |
|                                     | With debit card from other ATM                                       | Domestic HUF transactions from other ATM – standard fee                 | 1.88%, min. HUF 880                                 |
|                                     | With debit card at own branch  |   | -   |
|                                     | With debit card at other branch                                      | [Domestic, not Raiffeisen branch (HUF transaction)]                     | HUF 814   |
|                                     | With debit card at the post office                                   | Domestic HUF transactions from other ATM and post office – standard fee | 1.88%, min. HUF 880                                 |
|                                     | 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]                                      | 1.88%, min. HUF 880, max. HUF 4,782                 |
|                                     | With debit card from other ATM                                       | [Abroad ATM – in EEA state in EUR]                                      | 1.88%, min. HUF 880, max. HUF 4,782                 |
|                                     | With debit card from branch operated by own account provider (group) | [Abroad in branch]  | EUR 13.61   |
|                                     | With debit card at other branch                                      | [Abroad in branch]  | EUR 13.61   |
|                                     | 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 67 + 0.32%                  |
|   | 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   | 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 477                         |
|   | Change of purchase limit on telephone   | [Change of daily card usage limit]  | HUF 477                         |
|   | Change of purchase limit on paper (at branch)                                     | [Change of daily card usage limit]  | HUF 477                         |
|   | Change of ATM cash withdrawal limit electronically                                | [Change of daily card usage limit]  | HUF 477                         |
|   | Change of ATM cash withdrawal limit on telephone                                  | [Change of daily card usage limit]  | HUF 477                         |
|   | Change of ATM cash withdrawal limit on paper (at branch)                          | [Change of daily card usage limit]  | HUF 477                         |
| <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 1,863 / statement or advice |

|                             |   |           |
|-----------------------------|---|-----------|
|                             | [Duplicates of statements and advices] for the period before the last 12 months       | HUF 3,730 |
| Certificate of coverage     | [Certification of available balance]  | HUF 1,853 |
| Account balance certificate |   | -         |
| Other certificate           | [Certification of Other certificates issued by the Bank, Fees of other notifications] | HUF 1,853 |