

Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.
Account name: Everyday 2.0 Package
Date: 25 September 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 | | |
|---------------------------------|--|---|-------------------|
| General account services | | | |
| Maintaining the account | Standard account maintenance and package fee with electronic account statement | Monthly fee | HUF 952 |
| | | Total annual fee | HUF 11,424 |
| | Standard account maintenance and package fee with paper | Monthly fee | HUF 952 |
| | | Total annual fee | HUF 11,424 |
| | 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 |

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| | | 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% |
| Internet banking and mobile app services | Internet banking, mobile app and online services monthly and annual fee | | - |
| SMS service | Verification SMS fee (piece) | | - |
| | Notification/other SMS fee (piece) | [Mobil Banking Account Info automatically sent SMS] | HUF 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] Total annual fee | HUF 2,052 |
| | | [Mobil Banking Card Info] Monthly fee | HUF 171 |
| | | [Mobil Banking Card Info] Total annual fee | HUF 2,052 |
| | | [DirektNet login notification SMS service] Monthly fee | HUF 171 |
| | | [DirektNet login notification SMS service] Total annual fee | HUF 2,052 |
| Internet banking and mobile app services | Internet banking, mobile app and online services monthly and annual fee | | - |

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| | Telephone banking service ad hoc fee | | - |
| Payments (excluding cards) | | | |
| Sending money within Hungary in HUF | 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 |
| | 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 for the portion below HUF 50,000 | HUF 0 |
| | | 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 |
| | 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 |

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| | 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 |
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| Standing order | In HUF Outside account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000 | HUF 0 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000 | 0.3%, max. HUF 10,000 |
| | In HUF Outside account provider, on telephone | in Raiffeisen Direkt above HUF 50,000 for the portion exceeding 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, myRaiffeisen mobileapplication up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000 | HUF 0 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000 | 0.3%, max. HUF 10,000 |
| | In HUF Within account provider, on telephone | in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000 | 0.3%, max. HUF 10,000 |

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| | 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 381, max. HUF 19,110 + 0.3%, max. HUF 10,000 |
| Direct debit | In HUF Outside account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication | 0.3%, max. HUF 10,000 |
| | In HUF Outside account provider, on telephone | in Raiffeisen Direkt | 0.3%, max. HUF 10,000 |
| | In HUF Outside account provider, on paper (at branch) | at branch | 0.3%, max. HUF 10,000 |
| | In HUF Within account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication | 0.3%, max. HUF 10,000 |
| | In HUF Within account provider, on telephone | in Raiffeisen Direkt | 0.3%, max. HUF 10,000 |
| | In HUF Within account provider, on paper (at branch) | at branch | 0.3%, max. HUF 10,000 |
| Sending money in euro (SEPA) | 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 | 0.331%, 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 |

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| 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 |
| | EUR payment in Bank- Conversion fee | 0.07%, min. EUR 2.54, max. EUR 264.94 |

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| | | 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 |
| Sending money in other currencies | International electronically | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 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 |
| | | | 0.31%, min EUR 4.44, max. EUR 204.97 |
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| | International on telephone | Conversion fee 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 |
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| | | Conversion fee | 0.31%, min EUR 4.44, max. EUR 204.97 |
| International on paper (at branch) | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion | 0.31%, min. EUR 4.44, max. EUR 204.97 | |

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| | | under equivalent amount of HUF 50,000 | |
| | | 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 |

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| | | 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 |
| Crediting of foreign currency amounts | Outside account provider in currency corresponding to the currency of the payment account | | HUF 0 |
| | Outside account provider in currency different from the currency of the payment account | 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 |

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| | 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 |
| Cards and cash | | | |
| Providing a debit card [Mastercard Standard bankcard] | Main card application fee | | HUF 4,455 |
| | Main card first annual fee | | HUF 8,899 |
| | Main card annual fee from the second year | | HUF 8,899 |
| [VertiCard (Mastercard Unembossed bank card)] | Main card application fee | | HUF 4,230 |
| | Main card first annual fee | | HUF 7,780 |
| | Main card annual fee from the second year | | HUF 7,780 |
| [VISA Gold] | Main card application fee | | - |
| | Main card first annual fee | | HUF 31,694 |
| | Main card annual fee from the second year | | HUF 31,694 |
| [Mastercard Gold] | Main card application fee | | - |
| | Main card first annual fee | | HUF 28,288 |
| | Main card annual fee from the second year | | HUF 28,288 |
| [Virtual card (Virtual No Plastic Mastercard)] | Main card application fee | | HUF 500 |
| | Main card monthly fee | | HUF 200 |
| | Main card first whole annual fee | | HUF 2,400 |
| | Main card monthly fee from the second year | | HUF 200 |

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| | Main card whole annual fee from the second year | | HUF 2,400 |
| Providing a credit card | Name of credit card linked to payment account | Service is not available | |
| | Main card application fee | | - |
| | Main card first annual fee | | - |
| | Main card annual fee from the second year | | - |
| | Annual lending rate | | - |
| | APR in the commercial communication | | - |
| | Annual default interest rate | | - |
| | Penalty fee for late payment | | - |
| | Credit limit overshooting fee | | - |
| | Monthly cycle closing fee | | - |
| | Fee of redemption /payment/repayment at own branch | | - |
| | Fee of transferring redemption /payment/repayment | | - |
| | Fee of redemption /payment/repayment by postal cheque | | - |
| Purchases with debit or credit cards in Hungary | Purchases with debit card in Hungary | | 0.3%, max. HUF 6,000 |
| | Purchases with credit card in Hungary | | - |
| Purchases with debit or credit cards abroad | Purchases with debit card abroad | | 0.3%, max. HUF 6,000 |
| | Purchases with credit card abroad | | - |
| Cash withdrawal in Hungary | Without bankcard at branch | [HUF payments (in banknotes and coins)] | 0.94%, min. HUF 1,751, max. HUF 31,855 + 0.6% |
| | 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 | | - |

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| | 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 | | - |
| Cash withdrawal abroad | 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 | | - |
| Cash deposit in Hungary | 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 | | - |
| Overdrafts and related services | | | |

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| Arranged overdraft | Name of the claimable overdraft | [Raiffeisen Overdraft] | |
| | Annual lending rate | | MNB base rate+19,9% surcharge 37,3% |
| | APR in the commercial communication | | 37,3% |
| | Credit scoring fee | | - |
| | Administration fee | | 2% of the credit facility |
| | Potential nominal provisions | | 0% |
| Annual default interest rate | | MNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25% | |
| Other services | | | |
| Limit change | 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 |
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| Issue of certificates for the customer | Paper based copy of regular monthly bank account statement sent by postal service | [Duplicates of statements and advices] for the last 12months (For paper based statement holder customers) | HUF 1,863 / 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 | HUF 1,853 |

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