

## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.  
**Account name:** Feewinner 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 2,908         |
|                                 |                                                                                 | <b>Total annual fee</b>                                                                                                         | <b>HUF 34,896</b> |
|                                 | Standard account maintenance and package fee with paper based account statement | Monthly fee                                                                                                                     | HUF 2,908         |
|                                 |                                                                                 | <b>Total annual fee</b>                                                                                                         | <b>HUF 34,896</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>Telephone banking service</b>                | Telephone banking service monthly fee and total 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 | HUF 0                                                          |
|                                            |                                               | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank above HUF 50,000 for the portion exceeding HUF 50,000                 | 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                                                                           | 0.44%, min. HUF 611, max. HUF 8,615 + 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                                                                                      | 1.05%, min. HUF 1,079, max. HUF 15,666 + 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                                                                             | 0.19%, min. HUF 451, max. HUF 8,611 + 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                                                        | 0.59%, min. HUF 921, max. HUF 15,666 + 0.3%, max. HUF 10,000 |
| <b>Standing order</b> | 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 | 0.19%, min. HUF 451, max. HUF 8,615                          |
|                       |                                                       | via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000                 | 0.19%, min. HUF 451, max. HUF 8,615 + 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                                                     | 0.19%, min. HUF 451, max. HUF 8,615 + 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                                                                | 0.59%, min. HUF 921, max. HUF 15.666 + 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 | 0.19%, min. HUF 451, max. HUF 8,615                          |
|                       |                                                       | via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000                 | 0.19%, min. HUF 451, max. HUF 8,615 + 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                                                     | 0.19%, min. HUF 451, max. HUF 8,615 + 0.3%, max. HUF 10,000  |
|                       | In HUF Within account provider, on paper (at branch)  | at branch above HUF 50,000 for the portion exceeding HUF 50,000                                                                | 0.59%, min. HUF 921, max. HUF 15.666 + 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 above equivalent amount of HUF 50,000 for the portion exceeding equivalent amount of HUF 50,000 | 0.3%, max. HUF 10,000                                                                                                              |
|                                     |                                    | Conversion fee                                                                                                                                                        | 0.31%, max. EUR 204.97                                                                                                             |
|                                     |                                    | International on telephone                                                                                                                                            | Standard fee in Raiffeisen Direkt up to EUR 1,104 the second part applies to the portion exceeding equivalent amount of HUF 50,000 |
|                                     | International on paper (at branch) | Conversion fee                                                                                                                                                        | 0.31%, max. EUR 204.97                                                                                                             |
|                                     |                                    | Standard fee at branch up to EUR 620 the second part applies to the portion exceeding equivalent amount of HUF 50,000                                                 | 1.05%, min. HUF 1,079, max. HUF 15,666 + 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 on telephone         | 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                         |
|                               | 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 on paper (at branch) | 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                         |
|                               | 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                         |

|                                              |                                 |                                                                                                                                                                                   |                                                                        |
|----------------------------------------------|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
|                                              |                                 | 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                            |
|                                              |                                 | 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                            |
|                                              | 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                            |
|                                              |                                 | 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                            |

|                                    |                                                                                                                                                                 |                                                                        |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
|                                    |                                                                                                                                                                 | 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.<br>Standard fee in portion under equivalent amount of HUF 50,000                                  | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97                            |
|                                    | Interbank, in case of transfer out of EEA, in other currency.<br>Standard fee. The second part applies to the portion exceeding equivalent amount of 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                            |
| Domestic electronically            | Interbank, in case of transfer out of EEA, in other currency.<br>Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97 + 0.3%<br>max. HUF 10,000  |
|                                    | Interbank, in case of transfer out of EEA, in other currency. -<br>Conversion fee                                                                               | 0.31%, min. EUR<br>4.44, max. EUR<br>204.97                            |
|                                    | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000                                                         | 0.22%, min. EUR<br>6.33, max. EUR<br>220.77 + 0,3%,<br>max. HUF 10,000 |
|                                    | In Bank - Conversion fee                                                                                                                                        | 0.07%, min. EUR<br>2.54, max. EUR<br>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<br>in currency different from<br>the currency of the<br>payment account     | Crediting EUR transfer<br>from abroad, from the<br>single euro zone<br>Conversion fee | 0.31%, min. EUR<br>8.89, max. EUR<br>927.21 |
|                                                                        | Within account provider<br>in currency<br>corresponding to the<br>currency of the payment<br>account |                                                                                       | HUF 0                                       |
|                                                                        | Within account provider<br>in currency different from<br>the currency of the<br>payment account      | Normal                                                                                | 0.31%, min. EUR<br>8.89, max. EUR<br>927.21 |
| <b>Cards and cash</b>                                                  |                                                                                                      |                                                                                       |                                             |
| <b>Providing a debit<br/>card</b><br>[Mastercard Standard<br>bankcard] | Main card application fee                                                                            |                                                                                       | HUF 3,898                                   |
|                                                                        | Main card first annual fee                                                                           |                                                                                       | HUF 10,164                                  |
|                                                                        | Main card annual fee<br>from the second year                                                         |                                                                                       | HUF 10,164                                  |
| [VertiCard<br>(Mastercard<br>Unembossed bank<br>card)]                 | Main card application fee                                                                            |                                                                                       | HUF 4,230                                   |
|                                                                        | Main card first annual fee                                                                           |                                                                                       | HUF 7,780                                   |
|                                                                        | Main card annual fee<br>from the second year                                                         |                                                                                       | HUF 7,780                                   |
| [VISA Gold]                                                            | Main card application fee                                                                            |                                                                                       | -                                           |
|                                                                        | Main card first annual fee                                                                           |                                                                                       | HUF 26,370                                  |
|                                                                        | Main card annual fee<br>from the second year                                                         |                                                                                       | HUF 26,370                                  |
| [Mastercard Gold]                                                      | Main card application fee                                                                            |                                                                                       | -                                           |
|                                                                        | Main card first annual fee                                                                           |                                                                                       | HUF 28,288                                  |
|                                                                        | Main card annual fee<br>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 <b>whole annual fee</b>                |                                         | <b>HUF 2,400</b>                              |
|                                                        | Main card monthly fee from the second year             |                                         | HUF 200                                       |
|                                                        | Main card <b>whole annual fee</b> from the second year |                                         | <b>HUF 2,400</b>                              |
| <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 1,601, max. HUF 24,296 + 0,6% |

|                                |                                                                       |                                                                         |                                       |
|--------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------|
|                                | With debit card from own ATM                                          | Domestic HUF transactions from Raiffeisen ATM – standard fee            | 0.90%, min. HUF 383                   |
|                                | With debit card from other ATM                                        | Domestic HUF transactions from other ATM – standard fee                 | 1.82%, min. HUF 1,148                 |
|                                | 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 | 1.82%, min. HUF 1,148                 |
|                                | 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]                                      | 1.82%, min. HUF 1,148, max. HUF 4,622 |
|                                | With debit card from other ATM                                        | [Abroad ATM – in EEA state in EUR]                                      | 1.82%, min. HUF 1,148, max. HUF 4,622 |
|                                | 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<br>Annual lending rate<br><br>APR in the commercial communication<br>Credit scoring fee<br><br>Administration fee<br><br>Potential nominal provisions<br>Annual default interest rate                                                                                   | [Raiffeisen Overdraft]<br><br><br><br><br><br><br><br><br><br><br>MNB base rate+19,9% surcharge 37,5%<br><br>2% of the credit facility<br>0%<br><br>MNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25%         |                                                                |
| <b>Limit change</b>                           | Change of purchase limit electronically<br>Change of purchase limit on telephone<br>Change of purchase limit on paper (at branch)<br>Change of ATM cash withdrawal limit electronically<br>Change of ATM cash withdrawal limit on telephone<br>Change of ATM cash withdrawal limit on paper (at branch) | [Change of daily card usage limit]<br>[Change of daily card usage limit]<br>[Change of daily card usage limit]<br>[Change of daily card usage limit]<br>[Change of daily card usage limit]<br>[Change of daily card usage limit] | HUF 477<br>HUF 477<br>HUF 477<br>HUF 477<br>HUF 477<br>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)<br><br>[Duplicates of statements and advices] for the period before the last 12 months                                 | HUF 1,863 / statement or advice<br><br>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 |