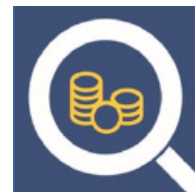


Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.
Account name: Private Banking HUF
Date: 01 April 2025

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the following documents:
 - LIST OF CONDITIONS FOR PRIVATE BANKING SUPERIOR CUSTOMERS,
 - Exchange rates for outgoing transfers and credit card transactions:
<https://www.raiffeisen.hu/web/english/individuals/online-services/exchange-rates/private-banking-customers>
- 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 22,848 |
| | | Total annual fee | HUF 274,176 |
| | Standard account maintenance and package fee with paper based account statement | Monthly fee | HUF 22,848 |
| | | Total annual fee | HUF 274,176 |
| | Account closing fee | | HUF 0 |
| | Account package switching fee | | HUF 0 |
| | 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 Info automatically sent SMS] | HUF 0/SMS |
| | SMS service/package fee | [Mobil Banking Account Info] Monthly fee | HUF 207 |
| | | [Mobil Banking Account Info] Total annual fee | HUF 2,484 |
| Telephone banking service | Telephone banking service monthly fee and total annual fee | | - |
| | 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, inter and outside the bank together under HUF 10,000,000 | HUF 0 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inside and outside the bank together over HUF 10,000,000 for the part above HUF 50,000 | 0.45%, max. HUF 20,000 |
| | Outside account provider on telephone | in Raiffeisen Direkt interbank above HUF 50,000 for the portion exceeding HUF 50,000 | 0.50% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000 |
| | Outside account provider on paper (at branch) | at branch interbank above HUF 50,000 for the portion exceeding HUF 50,000 | 0.50% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000 |
| | Within account provider electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inter and outside the bank together under HUF 10,000,000 | HUF 0 |

| | | | |
|-----------------------|---|---|--|
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inside and outside the bank together over HUF 10,000,000 for the part above HUF 50,000 | 0.45%, max. HUF 20,000 |
| | Within account provider on telephone | in Raiffeisen Direkt in-Bank above HUF 50,000 for the portion exceeding HUF 50,000 | 0.50% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000 |
| | Within account provider on paper (at branch) | at branch in-Bank above HUF 50,000 for the portion exceeding HUF 50,000 | 0.50% min. HUF 1,000, max. HUF 11,000 + 0.45%, max. HUF 20,000 |
| Standing order | In HUF Outside account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together under HUF 10,000,000 | HUF 0 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together over HUF 10,000,000 for the part over HUF 50,000 | 0.45%, max. HUF 20,000 |
| | In HUF Outside account provider, on telephone | in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000 | 0.40% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000 |
| | In HUF Outside account provider, on paper (at branch) | at branch above HUF 50,000 for the portion exceeding HUF 50,000 | 0.40% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000 |
| | In HUF Within account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together under HUF 10,000,000 | HUF 0 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together over HUF | 0.45%, max. HUF 20,000 |

| | | | |
|-------------------------------------|---|---|--|
| | | 10,000,000 for the part over HUF 50,000 | |
| | In HUF Within account provider, on telephone | in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000 | 0.40% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000 |
| | In HUF Within account provider, on paper (at branch) | at branch above HUF 50,000 for the portion exceeding HUF 50,000 | 0.40% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000 |
| Direct debit | In HUF Outside account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication | HUF 0 |
| | In HUF Outside account provider, on telephone | in Raiffeisen Direkt | 0.45%, max. HUF 20,000 |
| | In HUF Outside account provider, on paper (at branch) | at branch | 0.45%, max. HUF 20,000 |
| | In HUF Within account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication | HUF 0 |
| | In HUF Within account provider, on telephone | in Raiffeisen Direkt | 0.45%, max. HUF 20,000 |
| | In HUF Within account provider, on paper (at branch) | at branch | 0.45%, max. HUF 20,000 |
| Sending money in euro (SEPA) | International electronically | Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application Over HUF 50,000 for the part of the amount over HUF 50,000 | 0.45%, max. HUF 20,000 |
| | | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| | International on telephone | Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen Direkt the second part applies to the portion exceeding | 0.50% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000 |

| | | |
|------------------------------------|--|--|
| | equivalent amount of HUF 50,000 | |
| | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| International on paper (at branch) | Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee at branch and Raiconnect the second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.50% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000 |
| | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| Domestic electronically | Transfer inside and outside bank inland in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application Over HUF 50,000 for the part of the amount over HUF 50,000 | 0,50%, min. HUF 1037, max. HUF 11.037 + 0.45%, max. HUF 20,000 |
| | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| Domestic on telephone | Transfer inside and outside bank inland in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.50% min. HUF 1,037, max. HUF 11407 + 0.45%, max. HUF 20,000 |
| | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| Domestic on paper (at branch) | Transfer inside and outside bank inland in euros (SEPA) [SEPA | 0.50% min. HUF 1,037, max. HUF |

| | | | |
|--|------------------------------|--|---|
| | | Credit Transfer] Standard fee at branch and Raiconnect the second part applies to the portion exceeding equivalent amount of HUF 50,000 | 11,407 + 0.45%, max. HUF 20,000 |
| | | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| Sending money in other currencies | International electronically | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 50,000 | 0.50%. min. EUR 5,18 max. EUR 207,40 |
| | | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.50%. min. EUR 5,18 max. EUR 207,40 + 0.45%, max. HUF 20,000 |
| | | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| | International on telephone | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt up to HUF 50,000 | 0.50%. min. EUR 5,18 max. EUR 207,40 |
| | | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.50%. min. EUR 5,18 max. EUR 207,40 + 0.45%, max. HUF 20,000 |
| | | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |

| | | |
|------------------------------------|--|---|
| International on paper (at branch) | Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 50,000 | 0.50%. min. EUR 5,18 max. EUR 207,40 |
| | Transfer outside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.50%. min. EUR 5,18 max. EUR 207,40 + 0.45%, max. HUF 20,000 |
| | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| | | |
| Domestic electronically | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 50,000 | 0.50%. min. EUR 5,18 max. EUR 207,40 |
| | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.5%. min. EUR 5,18 max. EUR 207,40 + 0.45%, max. HUF 20,000 |
| | Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.50%. min. EUR 5,18 max. EUR 82,96 + 0.45%, max. HUF 20,000 |
| | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| Domestic on telephone | Transfer outside the bank in foreign currency (except SEPA) Standard | 0.50%. min. EUR 5,18 max. 207,40 EUR |

| | | | |
|--|---|--|---|
| | | fee via Raiffeisen Direkt up to HUF 50,000 | |
| | | Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.50%, min. 5,18 EUR, max. 207,40 EUR + 0.45%, max. HUF 20,000 |
| | | Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.50%. min. EUR 5,18 max. EUR 82,96 + 0.45%, max. HUF 20,000 |
| | | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| | Domestic on paper (at branch) | Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 50,000 | 0.50%. min. EUR 5,18 max. 207,40 EUR |
| | | Transfer outside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.50%, min. 5,18 EUR, max. 207,40 EUR + 0.45%, max. HUF 20,000 |
| | | Transfer inside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.50%. min. EUR 5, max. EUR 82,96 + 0.45%, max. HUF 20,000 |
| | | Conversion fee | 0.3%, min. 2,07 EUR, max. 25,92 EUR |
| Crediting of foreign currency amounts | Outside account provider in currency corresponding to the | | HUF 0 |

| | | | |
|-------------------------------|--|-------------------------------|------------------------------------|
| | currency of the payment account | | |
| | Outside account provider in currency different from the currency of the payment account | Conversion fee | 0.3%, min. EUR 2,07 max. EUR 25,92 |
| | Within account provider in currency corresponding to the currency of the payment account | | HUF 0 |
| | Within account provider in currency different from the currency of the payment account | Conversion fee | 0.3%, min. EUR 2,07 max. EUR 25,92 |
| Cards and cash | | | |
| Providing a debit card | Name of the debit card linked to payment account | [Private Mastercard Standard] | |
| | Main card application fee | [Private Mastercard Standard] | - |
| | Main card first annual fee | [Private Mastercard Standard] | HUF 0 |
| | Main card annual fee from the second year | [Private Mastercard Standard] | HUF 7,259 |
| | Name of the debit card linked to payment account | [Private Mastercard Platina] | |
| | Main card application fee | [Private Mastercard Platina] | - |
| | Main card first annual fee | [Private Mastercard Platina] | HUF 0 |
| | Main card annual fee from the second year | [Private Mastercard Platina] | HUF 31,110 |
| | Name of the debit card linked to payment account | [Private VISA Gold] | |
| | Main card application fee | [Private VISA Gold] | - |
| | Main card first annual fee | [Private VISA Gold] | HUF 12,962 |

| | | | |
|--------------------------------|--|--|------------|
| | Main card annual fee from the second year | [Private VISA Gold] | HUF 25,925 |
| | Name of the debit card linked to payment account | [Private Mastercard World Elite] | |
| | Main card application fee | [Private Mastercard World Elite] | - |
| | Main card first annual fee | [Private Mastercard World Elite] | HUF 31,110 |
| | Main card annual fee from the second year | [Private Mastercard World Elite] | HUF 62,220 |
| | Name of the debit card linked to payment account | [Virtual card (Virtual No Plastic Mastercard)] | |
| | Main card application fee | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0 |
| | Main card monthly fee | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0 |
| | Main card first whole annual fee | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0 |
| | Main card monthly fee from the second year | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0 |
| | Main card second whole annual fee | [Virtual card (Virtual No Plastic Mastercard)] | HUF 0 |
| 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 | | HUF 0 |
| | Purchases with credit card in Hungary | | - |
| Purchases with debit or credit cards abroad | Purchases with debit card abroad | | HUF 0 |
| | Purchases with credit card abroad | | - |
| Cash withdrawal in Hungary | Without bankcard at branch | [HUF payments (in banknotes and coins)] | 1.4%, max HUF 1,037,000 |
| | With debit card from own ATM | Domestic HUF transactions from Raiffeisen ATM – standard fee | 0.1%, max. HUF 9,333 |
| | With debit card from other ATM | Domestic HUF transactions from other ATM – standard fee | 0.1%, max. HUF 9,333/transaction |
| | With debit card at own branch | | - |
| | With debit card at other branch | [Domestic, not Raiffeisen branch (HUF transaction)] | 1.55%, min. HUF 1,348, max. HUF 31,110 |
| | With debit card at the post office | Domestic HUF transactions from other ATM and post office – standard fee | 1.55%, min. HUF 1,348, max. HUF 31,110 |
| | 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%, max. HUF 9,333 |
| | With debit card from other ATM | [Abroad ATM – in EEA state in EUR] | 1%, max. HUF 9,333 |
| | With debit card from branch operated by own account provider (group) | [Abroad in branch] | 1.55%, min. EUR 20,74 max. EUR 82,96 |
| | With debit card at other branch | [Abroad in branch] | 1.55%, min. EUR 20,74 max. EUR 82,96 |
| | 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 0 |
| | HUF cash deposit at own branch | [HUF deposits in banknotes] | HUF 0 |
| | HUF cash deposit at other branch | | - |
| | HUF cash deposit at the post office on POS terminal | | - |
| Overdrafts and related services | | | |
| Arranged overdraft | Name of the claimable overdraft | | |
| | Annual lending rate | | - |
| | APR in the commercial communication | | - |
| | Credit scoring fee | | - |
| | Administration fee | | - |
| | Potential nominal provisions | | - |
| | Annual default interest rate | | - |

| Other services | | | |
|---|---|---|---------|
| Limit change | Change of purchase limit electronically | [Change of daily card usage limit] | HUF 278 |
| | Change of purchase limit on telephone | [Change of daily card usage limit] | HUF 278 |
| | Change of purchase limit on paper (at branch) | [Change of daily card usage limit] | HUF 278 |
| | Change of ATM cash withdrawal limit electronically | [Change of daily card usage limit] | HUF 278 |
| | Change of ATM cash withdrawal limit on telephone | [Change of daily card usage limit] | HUF 278 |
| | Change of ATM cash withdrawal limit on paper (at branch) | [Change of daily card usage limit] | HUF 278 |
| Issue of certificates for the customer | Paper based copy of regular monthly bank account statement sent by postal service | [Extraordinary statement] | HUF 826 |
| | | [Extraordinary statement – for customers with electronic statement] – once per month free, after that | HUF 826 |
| | Certificate of coverage | [Certification of coverage, other certificate] | HUF 826 |
| | Account balance certificate | | - |
| | Other certificate | [Certification of Other certificates issued by the Bank, Fees of other notifications] | - |