

## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.  
**Account name:** Base 2.0 Package  
**Date:** 23 March 2022

- 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 1,114         |
|                                 |   | <b>Total annual fee</b>   | <b>HUF 13,368</b> |
|                                 | Standard account maintenance and package fee with paper based account statement | Monthly fee   | HUF 1,114         |
|                                 |   | <b>Total annual fee</b>   | <b>HUF 13,368</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 2,637  |
|   | 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 25/SMS |
|   |   | [Mobil Banking Card Info automatically sent SMS]  | HUF 25/SMS |
|   | SMS service/package fee   | [Mobil Banking Account Info] Monthly fee  | HUF 122    |
|   |   | [Mobil Banking Account Info] <b>Total annual fee</b>  | HUF 1,464  |
|   |   | [Mobil Banking Card Info] Monthly fee   | HUF 122    |
|   |   | [Mobil Banking Card Info] <b>Total annual fee</b>   | HUF 1,464  |
|   |   | [DirektNet login notification SMS service] Monthly fee  | HUF 122    |
|   |   | [DirektNet login notification SMS service] <b>Total annual fee</b>  | HUF 1,464  |
| <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, interbank up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | 0.29%, min. HUF 338, max. HUF 11,255                        |
|  |   | via Raiffeisen DirektNet, myRaiffeisen, interbank above HUF 20,000 for the portion exceeding HUF 20,000                 | 0.29%, min. HUF 338, max. HUF 11,255 + 0.3%, max. HUF 6,000 |
|  | Outside account provider on telephone         | in Raiffeisen Direkt interbank above HUF 20,000 for the portion exceeding HUF 20,000                                    | 0.34%, min. HUF 451, max. HUF 11,255 + 0.3%, max. HUF 6,000 |
|  | Outside account provider on paper (at branch) | at branch interbank above HUF 20,000 for the portion exceeding HUF 20,000   | 0.80%, min. HUF 788, max. HUF 16,882 + 0.3%, max. HUF 6,000 |
|  | Within account provider electronically        | via Raiffeisen DirektNet, myRaiffeisen in-Bank up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000    | 0.23%, min. HUF 226, max. HUF 11,255                        |
|  |   | via Raiffeisen DirektNet in-Bank above HUF 20,000 for the portion exceeding HUF 20,000                                  | 0.23%, min. HUF 226, max. HUF 11,255 + 0.3%, max. HUF 6,000 |
|  | Within account provider on telephone          | in Raiffeisen Direkt in-Bank above HUF 20,000 for the portion exceeding HUF 20,000                                      | 0.29%, min. HUF 338, max. HUF 11,255 + 0.3%, max. HUF 6,000 |
|  | Within account provider on paper (at branch)  | at branch in-Bank above HUF 20,000 for the portion exceeding HUF 20,000   | 0.44%, min. HUF 674, max. HUF 16,882 + 0.3%, max. HUF 6,000 |

|                       |   |  |  |
|-----------------------|---|--|--|
| <b>Standing order</b> | In HUF Outside account provider, electronically       | via Raiffeisen DirektNet, myRaiffeisen up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | 0.17%, min. HUF 338, max. HUF 13,505                                       |
|                       |   | via Raiffeisen DirektNet, myRaiffeisen above HUF 20,000 for the portion exceeding HUF 20,000                 | 0.17%, min. HUF 338, max. HUF 13,505 + 0.3%, max. HUF 6,000                |
|                       | In HUF Outside account provider, on telephone         | in Raiffeisen Direkt above HUF 20,000 for the portion exceeding HUF 20,000                                   | 0.17%, min. HUF 338, max. HUF 13,505 + 0.3%, max. HUF 6,000                |
|                       | In HUF Outside account provider, on paper (at branch) | at branch above HUF 20,000 for the portion exceeding HUF 20,000  | 0.44%, min. HUF 674, max. HUF 13,505 + 0.3%, max. HUF 6,000                |
|                       | In HUF Within account provider, electronically        | via Raiffeisen DirektNet, myRaiffeisen up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | 0.17%, min. HUF 338, max. HUF 13,505                                       |
|                       |   | via Raiffeisen DirektNet, myRaiffeisen above HUF 20,000 for the portion exceeding HUF 20,000                 | 0.17%, min. HUF 338, max. HUF 13,505 + 0.3%, max. HUF 6,000                |
|                       |   | In HUF Within account provider, on telephone   | in Raiffeisen Direkt above HUF 20,000 for the portion exceeding HUF 20,000 |
|                       | In HUF Within account provider, on paper (at branch)  | at branch above HUF 20,000 for the portion exceeding HUF 20,000  | 0.44%, min. HUF 674, max. HUF 13,505 + 0.3%, max. HUF 6,000                |
| <b>Direct debit</b>   | In HUF Outside account provider, electronically       | via Raiffeisen DirektNet, myRaiffeisen   | 0.34%, min. HUF 113, max. HUF 6,753  |
|                       | In HUF Outside account provider, on telephone         | in Raiffeisen Direkt   | 0.34%, min. HUF 113, max. HUF 6,753  |
|                       | In HUF Outside account provider, on paper (at branch) | at branch  | 0.34%, min. HUF 113, max. HUF 6,753  |

|                                     |  |   |  |
|-------------------------------------|--|---|--|
|                                     | In HUF Within account provider, electronically       | via Raiffeisen DirektNet, myRaiffeisen  | 0.34%, min. HUF 113, max. HUF 6,753                          |
|                                     | In HUF Within account provider, on telephone         | in Raiffeisen Direkt  | 0.34%, min. HUF 113, max. HUF 6,753                          |
|                                     | In HUF Within account provider, on paper (at branch) | at branch   | 0.34%, min. HUF 113, max. HUF 6,753                          |
| <b>Sending money in euro (SEPA)</b> | International electronically                         | Standard fee via Raiffeisen DirektNet, myRaiffeisen up to EUR 1,159<br>the second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.29%, min. HUF 338, max. HUF 11,255 + 0.3%, max. HUF 6,000  |
|                                     |  | Conversion fee  | 0.23%, max. EUR 144.85                                       |
|                                     | International on telephone                           | Standard fee in Raiffeisen Direkt up to EUR 1,104<br>the second part applies to the portion exceeding equivalent amount of HUF 20,000                   | 0.34%, min. HUF 451, max. HUF 11,255 + 0.3%, max. HUF 6,000  |
|                                     |  | Conversion fee  | 0.23%, max. EUR 144.85                                       |
|                                     | International on paper (at branch)                   | Standard fee at branch up to EUR 620<br>the second part applies to the portion exceeding equivalent amount of HUF 20,000                                | 0.80%, min. HUF 788, max. HUF 16,882 + 0.3%, max. HUF 6,000  |
|                                     |  | Conversion fee  | 0.23%, max. EUR 144.85                                       |
|                                     | Domestic electronically                              | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000                                     | 0.17%, min. EUR 4.49, max. EUR 468.04 + 0.3%, max. HUF 6,000 |
|                                     |  | EUR payment in Bank- Conversion fee   | 0.06%, min. EUR 1.80, max. EUR 187.22                        |
|                                     |  | Domestic EUR payment. Standard fee.   | 0.23%, min. EUR 3.15, max. EUR                               |

|                               |  |  |
|-------------------------------|--|--|
|                               | The second part applies to the portion exceeding equivalent amount of HUF 20,000                                     | 144.85 + 0.3%,<br>max. HUF 6,000                             |
| Domestic on telephone         | Domestic EUR payment - Conversion fee  | 0.23%, min. EUR 3.15, max. EUR 144.85                        |
|                               | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 0.17%, min. EUR 4.49, max. EUR 468.04 + 0.3%, max. HUF 6,000 |
|                               | EUR payment in Bank-Conversion fee   | 0.06%, min. EUR 1.80, max. EUR 187.22                        |
|                               | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.23%, min. EUR 3.15, max. EUR 144.85 + 0.3%, max. HUF 6,000 |
| Domestic on paper (at branch) | Domestic EUR payment - Conversion fee  | 0.23%, min. EUR 3.15, max. EUR 144.85                        |
|                               | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 0.17%, min. EUR 4.49, max. EUR 468.04 + 0.3%, max. HUF 6,000 |
|                               | EUR payment in Bank-Conversion fee   | 0.06%, min. EUR 1.80, max. EUR 187.22                        |
|                               | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.23%, min. EUR 3.15, max. EUR 144.85 + 0.3%, max. HUF 6,000 |
|                               | Domestic EUR payment - Conversion fee  | 0.23%, min. EUR 3.15, max. EUR 144.85                        |
|                               |  |  |

|  |                                    |   |   |
|--|------------------------------------|---|---|
| <b>Sending money in other currencies</b> | International electronically       | Interbank, in case of transfer out of EEA, in other currency.<br>Standard fee in portion under equivalent amount of HUF 20,000                                  | 0.23%, min. EUR 3.15, max. EUR 144.85                       |
|  |                                    | 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 20,000 | 0.23%, min. EUR 3.15, max. EUR 144.85 + 0.3% max. HUF 6,000 |
|  |                                    | Conversion fee  | 0.23%, min EUR 3.15, max. EUR 144.85                        |
|  | International on telephone         | Interbank, in case of transfer out of EEA, in other currency.<br>Standard fee in portion under equivalent amount of HUF 20,000                                  | 0.23%, min. EUR 3.15, max. EUR 144.85                       |
|  |                                    | 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 20,000 | 0.23%, min. EUR 3.15, max. EUR 144.85 + 0.3% max. HUF 6,000 |
|  |                                    | Conversion fee  | 0.23%, min EUR 3.15, max. EUR 144.85                        |
|  | 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 20,000                                  | 0.23%, min. EUR 3.15, max. EUR 144.85                       |

|                         |  |  |
|-------------------------|--|--|
|                         | 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 20,000 | 0.23%, min. EUR 3.15, max. EUR 144.85 + 0.3% max. HUF 6,000  |
|                         | Conversion fee   | 0.23%, min EUR 3.15, max. EUR 144.85                         |
| 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 20,000 | 0.23%, min. EUR 3.15, max. EUR 144.85 + 0.3% max. HUF 6,000  |
|                         | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee   | 0.23%, min. EUR 3.15, max. EUR 144.85                        |
|                         | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 0.17%, min. EUR 4.49, max. EUR 156.01 + 0.3%, max. HUF 6,000 |
|                         | In Bank - Conversion fee   | 0.06%, min. EUR 1.80, max. EUR 62.41                         |
| 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 20,000 | 0.23%, min. EUR 3.15, max. EUR 144.85 + 0,3% max. HUF 6,000  |
|                         | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee   | 0.23%, min. EUR 3.15, max. EUR 144.85                        |



|  |   |  |   |
|--|---|--|---|
|  |   | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 0.17%, min. EUR 4.49, max. EUR 156.01 + 0.3%, max.HUF 6,000 |
|  |   | In Bank - Conversion fee   | 0.06%, min. EUR 1.80, max. EUR 62.41                        |
|  | 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 20,000 | 0.23%, min. EUR 3.15, max. EUR 144.85 + 0.3% max. HUF 6,000 |
|  |   | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee   | 0.23%, min. EUR 3.15, max. EUR 144.85                       |
|  |   | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 0.17%, min. EUR 4.49, max. EUR 156.01 + 0.3%, max.HUF 6,000 |
|  |   | In Bank - Conversion fee   | 0.06%, min. EUR 1.80, max. EUR 62.41                        |
| <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   | 0.23%, min. EUR 6.29, max. EUR 655.20                       |
|  | 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                                | 0.23%, min. EUR 6.29, max. EUR 655.20 |
| <b>Cards and cash</b>         |  |   |                                       |
| <b>Providing a debit card</b> | Name of the debit card linked to payment account                                       | [Unembossed Start CLEVERcard]                 |                                       |
|                               | Main card application fee  | [Unembossed Start CLEVERcard]                 | HUF 2,815                             |
|                               | Main card first annual fee   | [Unembossed Start CLEVERcard]                 | HUF 4,491                             |
|                               | Main card annual fee from the second year  | [Unembossed Start CLEVERcard]                 | HUF 4,491                             |
|                               | Name of the debit card linked to payment account                                       | [OneCard bankcard]                            |                                       |
|                               | Main card application fee  | [OneCard bankcard]                            | HUF 3,150                             |
|                               | Main card first annual fee   | [OneCard bankcard]                            | HUF 7,427                             |
|                               | Main card annual fee from the second year  | [OneCard bankcard]                            | HUF 7,427                             |
|                               | Name of the debit card linked to payment account                                       | [VertiCard (Mastercard Unembossed bank card)] |                                       |
|                               | Main card application fee  | [VertiCard (Mastercard Unembossed bank card)] | HUF 2,990                             |
|                               | Main card first annual fee   | [VertiCard (Mastercard Unembossed bank card)] | HUF 5,499                             |
|                               | Main card annual fee from the second year  | [VertiCard (Mastercard Unembossed bank card)] | HUF 5,499                             |

|                                |  |                          |            |
|--------------------------------|--|--------------------------|------------|
|                                | Name of the debit card linked to payment account   | [VISA Gold]              |            |
|                                | Main card application fee                          | [VISA Gold]              | -          |
|                                | Main card first annual fee                         | [VISA Gold]              | HUF 22,396 |
|                                | Main card annual fee from the second year          | [VISA Gold]              | HUF 22,396 |
|                                | Name of the debit card linked to payment account   | [Mastercard Gold]        |            |
|                                | Main card application fee                          | [Mastercard Gold]        | -          |
|                                | Main card first annual fee                         | [Mastercard Gold]        | HUF 19,990 |
|                                | Main card annual fee from the second year          | [Mastercard Gold]        | HUF 19,990 |
| <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                              |   | 0.34%, min. HUF 113, max. HUF 6,753              |
|  | Purchases with credit card in Hungary                             |   | -  |
| <b>Purchases with debit or credit cards abroad</b>     | Purchases with debit card abroad                                  |   | 0.34%, min. HUF 113, max. HUF 6,753              |
|  | Purchases with credit card abroad                                 |   | -  |
| <b>Cash withdrawal in Hungary</b>                      | Without bankcard at branch  | [HUF payments (in banknotes and coins)]                                 | 0.67%, min. HUF 1,238, max. HUF 22,510 Ft + 0.6% |
|  | With debit card from own ATM                                      | Domestic HUF transactions from Raiffeisen ATM – standard fee            | 1.34%, min. HUF 845                              |
|  | With debit card from other ATM                                    | Domestic HUF transactions from other ATM – standard fee                 | 1.34%, min. HUF 845                              |
|  | With debit card at own branch                                     |   | -  |
|  | With debit card at other branch                                   | [Domestic, not Raiffeisen branch (HUF transaction)]                     | HUF 577  |
|  | With debit card at the post office                                | Domestic HUF transactions from other ATM and post office – standard fee | 1.34%, min. HUF 845                              |
|  | 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]                                      | 1.34%, min. HUF 845 max. HUF 3,380               |
|  | With debit card from other ATM                                    | [Abroad ATM – in EEA state in EUR]                                      | 1.34%, min. HUF 845 max. HUF 3,380               |

|  |   |                                    |  |
|--|---|------------------------------------|--|
|  | With debit card from branch operated by own account provider (group)  | [Abroad in branch]                 | EUR 9.63   |
|  | With debit card at other branch                                       | [Abroad in branch]                 | EUR 9.63   |
|  | 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 50 + 0.25%   |
|  | 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                                       | [Raiffeisen Overdraft]             |  |
|  | Annual lending rate   |                                    | MNB base rate+19,9% surcharge 35,0%                    |
|  | APR in the commercial communication                                   |                                    | -  |
|  | 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% |
| <b>Other services</b>                  |   |                                    |  |
| <b>Limit change</b>                    | Change of purchase limit electronically                               | [Change of daily card usage limit] | HUF 338  |
|  | Change of purchase limit on telephone                                 | [Change of daily card usage limit] | HUF 338  |
|  | Change of purchase limit on paper (at branch)                         | [Change of daily card usage limit] | HUF 338  |

|   |   |   |                                 |
|---|---|---|---------------------------------|
|   | Change of ATM cash withdrawal limit electronically                                | [Change of daily card usage limit]  | HUF 338                         |
|   | Change of ATM cash withdrawal limit on telephone                                  | [Change of daily card usage limit]  | HUF 338                         |
|   | Change of ATM cash withdrawal limit on paper (at branch)                          | [Change of daily card usage limit]  | HUF 338                         |
| <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 1,318 / statement or advice |
|   |   | [Duplicates of statements and advices] for the period before the last 12 months                           | HUF 2,637                       |
|   | Certificate of coverage   | [Certification of available balance]  | HUF 1,311                       |
|   | Account balance certificate   |   | -                               |
|   | Other certificate   | [Certification of Other certificates issued by the Bank, Fees of other notifications]                     | HUF 1,311                       |