

Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.
Account name: EUR Account
Date: 31 July 2019

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the following documents:
 - Conditions of Raiffeisen Bank Account, Raiffeisen CLEVERcard, Bank-, Credit Card List of Conditions, Conditions of Cash and Cheque Transactions, “Fedezetlen Hitelek Kondíciós lista”.
 - Exchange rates:
<https://www.raiffeisen.hu/web/english/individuals/online-services/exchange-rates/retail>
- A glossary of the terms used in this document is available free of charge.

Service	Fee		
General account services			
Maintaining the account	Standard account maintenance and package fee with electronic account statement	Monthly fee	HUF 0
		Total annual fee	HUF 0
	Standard account maintenance and package fee with paper based account statement	Monthly fee	HUF 0
		Total annual fee	HUF 0
	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		-
	Annual interest rate		0.01%
	Unified Deposit Rate Index		0.01%
Internet banking and mobile app services	Internet banking, mobile app and online services monthly and annual fee		-
SMS service	Verification SMS fee (piece)		-
	Notification/other SMS fee (piece)	[Mobil Banking Account Info automatically sent SMS]	HUF 23/SMS
		[Mobil Banking Card Info automatically sent SMS]	HUF 23/SMS
		[Mobil Banking Account Info ad hoc queries, account balances, card limits]	HUF 23/SMS
		[Mobil Banking Card Info ad hoc queries, account balances, card limits]	HUF 23/SMS
		[Mobil Banking Account Info] Monthly fee	HUF 114
		[Mobil Banking Account Info] Total annual fee	HUF 1,368
		[Mobil Banking Card Info] Monthly fee	HUF 114
		[Mobil Banking Card Info] Total annual fee	HUF 1,368
		[DirektNet login notification SMS service] Monthly fee	HUF 114

		[DirektNet login notification SMS service] Total annual fee	HUF 1,368
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	[Interbank - with conversion, Normal in case of conversion to account in EEA member currency] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47
		[Interbank - with conversion, Normal in case of conversion to account in EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3%, max. HUF 6,000
	Outside account provider on telephone	[Interbank - with conversion, Normal in case of conversion to account in EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3%, max. HUF 6,000
	Outside account provider on paper (at branch)	[Interbank - with conversion, Normal in case of conversion to account in EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3%, max. HUF 6,000

	Within account provider electronically	[In-Bank - with conversion, Normal in case of conversion to account in EEA member currency] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47
		[In-Bank - with conversion, Normal in case of conversion to account in EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3%, max. HUF 6,000
	Within account provider on telephone	[In-Bank- with conversion, Normal in case of conversion to account in EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3%, max. HUF 6,000
	Within account provider on paper (at branch)	[In-Bank- with conversion, Normal in case of conversion to account in EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3%, max. HUF 6,000
Standing order	In HUF Outside account provider, electronically		-
			-
	In HUF Outside account provider, on telephone		-
	In HUF Outside account provider, on paper (at branch)		-

	In HUF Within account provider, electronically	-	-
Direct debit	In HUF Outside account provider, electronically	-	-
	In HUF Outside account provider, on telephone	-	-
	In HUF Outside account provider, on paper (at branch)	-	-
	In HUF Within account provider, electronically	-	-
	In HUF Within account provider, on telephone	-	-
Sending money in euro (SEPA)	International electronically	[Interbank - without conversion, EUR payment, Normal] up to equivalent amount of HUF 20.000 or above	0.21%, min. EUR 5.89, max. EUR 613.47
		equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	
	International on telephone	[Interbank - without conversion, EUR payment, Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
		[Interbank - without conversion, EUR payment, Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
International on paper (at branch)	[Interbank - without conversion, EUR payment, Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000	

Domestic electronically	[Interbank - without conversion, EUR payment, Normal] up to equivalent amount of HUF 20.000 or above	0.21%, min. EUR 5.89, max. EUR 613.47
	equivalent amount of HUF 20.000 for the portion below	
	equivalent amount of HUF 20.000	
	[Interbank - without conversion, EUR payment, Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
Domestic on telephone	[In Bank - without conversion, Normal] up to equivalent amount of HUF 20.000 or above	0.15%, min. EUR 5.89
	equivalent amount of HUF 20.000 for the portion below	
	equivalent amount of HUF 20.000	
Domestic on telephone	[In Bank - without conversion, Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.15%, min. EUR 5.89 + 0.3% max. HUF 6,000
	[Interbank - without conversion, EUR payment, Normal] up to equivalent amount of HUF 20.000 or above	0.21%, min. EUR 5.89, max. EUR 613.47
	equivalent amount of HUF 20.000 for the portion below	
	equivalent amount of HUF 20.000	
	[Interbank - without conversion, EUR payment, Normal] above equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000

	for the portion exceeding equivalent amount of HUF 20.000	
	[In Bank - without conversion, Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.15%, min. EUR 5.89
	[In Bank - without conversion, Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.15%, min. EUR 5.89 + 0.3% max. HUF 6,000
Domestic on paper (at branch)	[Interbank - without conversion, EUR payment, Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47
	[Interbank - without conversion, EUR payment, Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	[In Bank - without conversion, Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.15%, min. EUR 5.89
	[In Bank - without conversion, EUR payment, Normal]	0.15%, min. EUR 5.89 + 0.3% max. HUF 6,000

		above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	
Sending money in other currencies	International electronically	[Interbank, in case of conversion to account in EEA member currency, except EUR Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47
		[Interbank, in case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3%, max. HUF 6,000
	International on telephone	[Interbank, in case of conversion to account in EEA member currency, except EUR Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47
		[Interbank, in case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000

International on paper (at branch)	[Interbank, in case of conversion to account in EEA member currency, except EUR Normal] up to equivalent amount of HUF 20.000 or above	0.42%, min. EUR 5.89, max. EUR 613.47
	[Interbank, in case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	
	[Interbank, in case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
Domestic electronically	[Interbank, in case of conversion to account in EEA member currency, except EUR Normal] up to equivalent amount of HUF 20.000 or above	0.42%, min. EUR 5.89, max. EUR 613.47
	[Interbank, in case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	
	[Interbank, in case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	[In Bank, In case of conversion between EEA member currencies: Normal] up to equivalent amount of HUF 20.000 or above	0.21%, min. EUR 5.89, max. EUR 613.47
	equivalent amount of	

	HUF 20.000 for the portion below equivalent amount of HUF 20.000	
	[In Bank, In case of conversion between EEA member currencies: Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
Domestic on telephone	[In Bank - in case of conversion to account in EEA member currency, except EUR Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47
	[In Bank, in case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	[In Bank, In case of conversion between EEA member currencies: Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47
	[In Bank, In case of conversion between EEA member currencies: Normal]	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000

	<p>above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000</p> <p>Domestic on paper (at branch)</p> <p>[In Bank, in case of conversion to account in EEA member currency, except EUR Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000</p> <p>[In Bank, in case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000</p> <p>[In Bank, In case of conversion between EEA member currencies: Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000</p> <p>[In Bank, Normal in case of conversion between EEA member currencies] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000</p>	<p>0.21%, min. EUR 5.89, max. EUR 613.47</p> <p>0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000</p> <p>0.21%, min. EUR 5.89, max. EUR 613.47</p> <p>0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000</p>
Crediting of foreign currency amounts	Outside account provider in currency corresponding to the	HUF 0

	currency of the payment account		
	Within account provider in currency different from the currency of the payment account	[Normal]	0.21%, min. EUR 5.89, max. EUR 613.41
	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	[Normal]	0.21%, min. EUR 5.89, max. EUR 613.41

Cards and cash

Providing a debit card	Name of the debit card linked to payment account	Unembossed Start CLEVERcard	
	Main card application fee	Unembossed Start CLEVERcard	-
	Main card first annual fee	Unembossed Start CLEVERcard	HUF 3,208
	Main card annual fee from the second year	Unembossed Start CLEVERcard	HUF 3,208
	Name of the debit card linked to payment account	OneCard bankcard	
	Main card application fee	OneCard bankcard	--
	Main card first annual fee	OneCard bankcard	HUF 5,743
	Main card annual fee from the second year	OneCard bankcard	HUF 5,743
	Name of the debit card linked to payment account	VISA Classic	
	Main card application fee	VISA Classic	-
	Main card first annual fee	VISA Classic	HUF 5,687
	Main card annual fee from the second year	VISA Classic	HUF 5,687
	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 18,040
	Main card annual fee from the second year	VISA Gold	HUF 18,040
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)]	0.50% + 0.6%, max. HUF 420,000
		[Valutabankjegy kifizetés] azonos devizanemben	0.50% + 0.6%, max. HUF 420,000

		[Valutabankjegy kifizetés] eltérő devizanemben	0.50% + 0.6%, max. HUF 420,000
	With debit card from own ATM	[Domestic HUF transactions from Raiffeisen ATM – standard fee]	HUF 584
	With debit card from other ATM	[Domestic HUF transactions from other ATM – standard fee]	HUF 584
	With debit card at own branch		-
	With debit card at other branch	[Domestic, not Raiffeisen branch (HUF transaction)]	HUF 541
	With debit card at the post office	[Domestic HUF transactions from other ATM and post office – standard fee]	HUF 584
	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]	EUR 9,56
	With debit card from other ATM	[Abroad ATM]	EUR 9,56
	With debit card from branch operated by own account provider (group)	[Abroad in branch]	EUR 9,01
	With debit card at other branch	[Abroad in branch]	EUR 9,01
	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 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	Service is not available	
	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 316
	Change of purchase limit on telephone	[Change of daily card usage limit]	HUF 316
	Change of purchase limit on paper (at branch)	[Change of daily card usage limit]	HUF 316
	Change of ATM cash withdrawal limit electronically	[Change of daily card usage limit]	HUF 316
	Change of ATM cash withdrawal limit on telephone	[Change of daily card usage limit]	HUF 316
	Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 316
Issue of certificates for the customer	Paper based copy of regular monthly bank account statement sent by postal service	[Duplicates of statements and advices] for the last 12months (For paper based statement holder customers)	HUF 1,234 / statement or advice
		[Duplicates of statements and advices] for the period before the last 12 months	HUF 2,469
	Certificate of coverage	[Certification of available balance]	HUF 1,227
	Account balance certificate		-

	Other certificate	[Certification of Other certificates issued by the Bank, Fees of other notifications]	HUF 1,227
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