



**Name of the account provider:** Raiffeisen Bank Zrt.  
**Account name:** Feewinner Account  
**Date:** 20 October 2021

- 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 2,056
		<b>Total annual fee</b>	<b>HUF 24,672</b>
	Standard account maintenance and package fee with paper based account statement	Monthly fee	HUF 2,056
		<b>Total annual fee</b>	<b>HUF 24,672</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		-
<b>Payments (excluding cards)</b>			

<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	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen, interbank above HUF 20,000 for the portion exceeding HUF 20,000	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	0.33%, min. HUF 433, max. HUF 6,089 + 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	0.76%, min. HUF 764, max. HUF 11,071 + 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	HUF 0
		via Raiffeisen DirektNet in-Bank above HUF 20,000 for the portion exceeding HUF 20,000	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	0.15%, min. HUF 320, max. HUF 6,086 + 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	0.43%, min. HUF 652, max. HUF 11,071 + 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	0.15%, min. HUF 320, max. HUF 6,089

		via Raiffeisen DirektNet, myRaiffeisen above HUF 20,000 for the portion exceeding HUF 20,000	0.15%, min. HUF 320, max. HUF 6,089 + 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	0.15%, min. HUF 320, max. HUF 6,089 + 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	0.43%, min. HUF 652, max. HUF 11,071 + 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	0.15%, min. HUF 320, max. HUF 6,089
		via Raiffeisen DirektNet, myRaiffeisen above HUF 20,000 for the portion exceeding HUF 20,000	0.15%, min. HUF 320, max. HUF 6,089 + 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	0.15%, min. HUF 320, max. HUF 6,089 + 0.3%, max. HUF 6,000
	In HUF Within account provider, on paper (at branch)	at branch above HUF 20,000 for the portion exceeding HUF 20,000	0.43%, min. HUF 652, max. HUF 11,071 + 0.3%, max. HUF 6,000
<b>Direct debit</b>	In HUF Outside account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen	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	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 above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000	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 the second part applies to the portion exceeding equivalent amount of HUF 20,000	0.33%, min. HUF 433, max. HUF 6,089 + 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 the second part applies to the portion exceeding equivalent amount of HUF 20,000	0.76%, min. HUF 764, max. HUF 11,071 + 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. 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
Domestic on telephone	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
Domestic on paper (at branch)	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. 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
		Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 20,000	0.23%, min. EUR 3.15, max. EUR 144.85
	International 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
		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. 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	Crediting EUR transfer from abroad, from the single euro zone	0.23%, min. EUR 6.29, max. EUR 655.20
	Within account provider in currency corresponding to the currency of the payment account	Conversion fee	HUF 0
	Within account provider in currency different from the currency of the payment account	Normal	0.23%, min. EUR 6.29, max. EUR 655.20

### Cards and cash

<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 2,436
	Main card first annual fee	[Unembossed Start CLEVERcard]	HUF 4,344
	Main card annual fee from the second year	[Unembossed Start CLEVERcard]	HUF 4,344
	Name of the debit card linked to payment account	[OneCard bankcard]	
	Main card application fee	[OneCard bankcard]	HUF 2,756
	Main card first annual fee	[OneCard bankcard]	HUF 7,183
	Main card annual fee from the second year	[OneCard bankcard]	HUF 7,183
	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 18,635
	Main card annual fee from the second year	[VISA Gold]	HUF 18,635
	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		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)]	0.67%, min. HUF 1,133, max. HUF 17,169 + 0,6%
	With debit card from own ATM	Domestic HUF transactions from Raiffeisen ATM – standard fee	0.65%, min. HUF 272
	With debit card from other ATM	Domestic HUF transactions from other ATM – standard fee	1.30%, min. HUF 813
	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	1.30%, min. HUF 813
	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]	1.30%, min. HUF 813, max. HUF 3,268
	With debit card from other ATM	[Abroad ATM – in EEA state in EUR]	1.30%, min. HUF 813, max. HUF 3,268

	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
	APR in the commercial communication		32,1%
	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>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