

Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.
Account name: Feewinner Account
Date: 15 December 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 1,990
		Total annual fee	HUF 23,880
	Standard account maintenance and package fee with paper based account statement	Monthly fee	HUF 1,990
		Total annual fee	HUF 23,880
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		HUF 0

	Account package switching fee	account and the submission of the bank account termination request	HUF 2,469
	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
	SMS service/package fee	[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	via Raiffeisen DirektNet, myRaiffeisen, interbank	HUF 0

		up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000	
		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	0.32% min. HUF 419, max. HUF 5,849 + 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	0.74% min. HUF 740, max. HUF 10,717 + 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 310, max. HUF 5,892 +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	0.42%, min. HUF 631, max. HUF 10,717 +0.3% max. HUF 6,000
Standing order	In HUF Outside account provider, electronically	via Raiffeisen DirektNet up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000	0.15%, min. HUF 310, max. HUF 5,894
		via Raiffeisen DirektNet above HUF 20,000 for	0.15%, min. HUF 310, max. HUF

		the portion exceeding HUF 20,000	5,894 + 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 310, max. HUF 5,894 + 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	0.42%, min. HUF 631, max. HUF 10,717 + 0.3%, max. HUF 6,000
	In HUF Within account provider, electronically	via Raiffeisen DirektNet up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000	0.15%, min. HUF 310, max. HUF 5,894
		via Raiffeisen DirektNet above HUF 20,000 for the portion exceeding HUF 20,000	0.15%, min. HUF 310, max. HUF 5,894 + 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 310, max. HUF 5,894 + 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	0.42%, min. HUF 631, max. HUF 10,717 + 0.3%, max. HUF 6,000
Direct debit	In HUF Outside account provider, electronically	via Raiffeisen DirektNet	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	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
Sending money in euro (SEPA)	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	0.21%, max. EUR 135.61
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	0.32%, min. HUF 419, max. HUF 5,894 + 0.3%, max. HUF 6,000
	Conversion fee	0.21%, max. EUR 135.61
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	0.74%, min. HUF 740, max. HUF 10,717 + 0.3%, max. HUF 6,000
	Conversion fee	0.21%, max. EUR 135.61
Domestic electronically	EUR payment - 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
	payment orders in EUR in-Bank, In case of conversion between EEA member currencies up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion under equivalent amount of HUF 20,000	0.21%, min. EUR 5.89, max. EUR 613.47
	payment orders in EUR in-Bank, In case of conversion between EEA member currencies above equivalent amount of HUF 20,000 for the portion exceeding	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000

	equivalent amount of HUF 20,000	
Domestic on telephone	EUR payment - Normal up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion under equivalent amount of HUF 20,000	0.42%, min. EUR 5.89, max. EUR 613.47
	EUR payment - 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
	payment orders in EUR in-Bank, In case of conversion between EEA member currencies: Normal equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion under equivalent amount of HUF 20,000	0.21%, min. EUR 5.89, max. EUR 613.47
	payment orders in EUR 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 paper (at branch)	EUR payment - Normal up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion under equivalent amount of HUF 20,000	0.42%, min. EUR 5.89, max. EUR 613.47
	EUR payment - Normal above equivalent amount of HUF 20,000	0.42%, min. EUR 5.89, max. EUR

		for the portion exceeding equivalent amount of HUF 20,000	613.47 + 0.3% max. HUF 6,000
		payment orders in EUR 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 under equivalent amount of HUF 20,000	0.21%, min. EUR 5.89, max. EUR 613.47
		payment orders in EUR 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
Sending money in other currencies	International electronically	Interbank, In case of transfer in EEA member currency: 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 transfer in EEA member currency: 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 transfer in EEA member currency: Normal	0.42%, min. EUR 5.89, max. EUR 613.47

	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	
	Interbank, In case of transfer in EEA member currency: 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 transfer in EEA member currency: 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 transfer in EEA member currency: 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 transfer in EEA member currency: 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 transfer in EEA	0.42%, min. EUR 5.89, max. EUR

	<p>member currency: Normal above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000</p>	<p>613.47 + 0.3% max. HUF 6,000</p>
	<p>in-Bank, Normal in case of conversion to account in EEA member currency, except EUR 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>0.21%, min. EUR 5.89, max. EUR 613.47</p>
	<p>in-Bank, Normal in case of conversion to account in EEA member currency, except EUR 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 + 0.3% max. HUF 6,000</p>
Domestic on telephone	<p>Interbank, In case of transfer in EEA member currency: 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>0.42%, min. EUR 5.89, max. EUR 613.47</p>
	<p>Interbank, In case of transfer in EEA member currency: Normal above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000</p>	<p>0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000</p>

	in-Bank, Normal in case of conversion to account in EEA member currency, except EUR 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, Normal in case of conversion to account in EEA member currency, except EUR 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
Domestic on paper (at branch)	Interbank, In case of transfer in EEA member currency: 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 transfer in EEA member currency: 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, Normal in case of conversion to account in EEA member currency, except EUR up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the	0.21%, min. EUR 5.89, max. EUR 613.47

		portion below equivalent amount of HUF 20,000	
		in-Bank, Normal in case of conversion to account in EEA member currency, except EUR 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
Crediting of foreign currency amounts	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	0.21%, min. EUR 5.89, max. EUR 613.41
	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	0.21%, 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]	HUF 2,358
	Main card first annual fee	[Unembossed Start CLEVERcard]	HUF 4,205
	Main card annual fee from the second year	[Unembossed Start CLEVERcard]	HUF 4,205
	Name of the debit card linked to payment account	[OneCard bankcard]	
	Main card application fee	[OneCard bankcard]	HUF 2,668

	Main card first annual fee	[OneCard bankcard]	HUF 6,954
	Main card annual fee from the second year	[OneCard bankcard]	HUF 6,954
	Name of the debit card linked to payment account	[VISA Classic]	
	Main card application fee	[VISA Classic]	HUF 2,668
	Main card first annual fee	[VISA Classic]	HUF 6,954
	Main card annual fee from the second year	[VISA Classic]	HUF 6,954
	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)]	0.63%, min. HUF 1,061, max. HUF 16,074 + 0,6%
	With debit card from own ATM	Domestic HUF transactions from Raiffeisen ATM – standard fee	0.63%, min. HUF 263
	With debit card from other ATM	Domestic HUF transactions from other ATM – standard fee	1.26%, min. HUF 787
	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	1.26%, min. HUF 787
	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]	1.26%, min. HUF 787 max. HUF 3164
	With debit card from other ATM	[Abroad ATM – in EEA state in EUR]	1.26%, min. HUF 787 max. HUF 3164
	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	[Overdraft]	
	Annual lending rate		MNB jegybanki alapkamat+19,9% kamatfelár 31.1%
	APR in the commercial communication		-
	Credit scoring fee		-
	Administration fee		2% of the credit facility
	Potential nominal provisions		0%
	Annual default interest rate		MNB jegybanki alapkamat + 39%, de max. (ügyleti kamat% x 1,5)+3%
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