

Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.
Account name: Feewinner Account
Date: 1 June 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 | | |
|---------------------------------|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-------------------|
| General account services | | | |
| Maintaining the account | Standard account maintenance and package fee with electronic account statement | Monthly fee | HUF 2,160 |
| | | Total annual fee | HUF 25,920 |
| | Standard account maintenance and package fee with paper based account statement | Monthly fee | HUF 2,160 |
| | | Total annual fee | HUF 25,920 |
| | 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 |

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| | | 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 2,771 |
| | 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 26/SMS |
| | | [Mobil Banking Card Info automatically sent SMS] | HUF 26/SMS |
| | SMS service/package fee | [Mobil Banking Account Info] Monthly fee | HUF 128 |
| | | [Mobil Banking Account Info] Total annual fee | HUF 1,536 |
| | | [Mobil Banking Card Info] Monthly fee | HUF 128 |
| | | [Mobil Banking Card Info] Total annual fee | HUF 1,536 |
| | | [DirektNet login notification SMS service] Monthly fee | HUF 128 |
| | | [DirektNet login notification SMS service] Total annual fee | HUF 1,536 |
| Telephone banking service | Telephone banking service monthly fee and total annual fee | | - |
| | Telephone banking service ad hoc fee | | - |
| Payments (excluding cards) | | | |

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|----------------------------------------------|-------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| Sending money within Hungary in HUF | 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 | 0.34%, min. HUF 455, max. HUF 6,399 + 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 | 0.79%, min. HUF 802, max. HUF 11,635 + 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 336, max. HUF 6,396 + 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 | 0.45%, min. HUF 685, max. HUF 11,635 + 0.3%, max. HUF 6,000 | |
| Standing order | 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 336, max. HUF 6,399 |

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| | | via Raiffeisen DirektNet, myRaiffeisen above HUF 20,000 for the portion exceeding HUF 20,000 | 0.15%, min. HUF 336, max. HUF 6,399 + 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 336, max. HUF 6,399 + 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 | 0.45%, min. HUF 685, max. HUF 11,635 + 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 336, max. HUF 6,399 |
| | | via Raiffeisen DirektNet, myRaiffeisen above HUF 20,000 for the portion exceeding HUF 20,000 | 0.15%, min. HUF 336, max. HUF 6,399 + 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 336, max. HUF 6,399 + 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 | 0.45%, min. HUF 685, max. HUF 11,635 + 0.3%, max. HUF 6,000 |
| Direct debit | 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 |

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| 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 | 0.24%, max. EUR 152.23 |
| | 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 | 0.34%, min. HUF 455, max. HUF 6,399 + 0.3%, max. HUF 6,000 |
| | | Conversion fee | 0.24%, max. EUR 152.23 |
| | 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 | 0.79%, min. HUF 802, max. HUF 11,635 + 0.3%, max. HUF 6,000 |
| | | Conversion fee | 0.24%, max. EUR 152.23 |
| | 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 4.71, max. EUR 491.91 + 0,3%, max. HUF 6,000 |
| | | EUR payment in Bank- Conversion fee | 0.06%, min. EUR 1.89, max. EUR 196.76 |

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| | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.24%, min. EUR 3.31, max. EUR 152.23 + 0.3%, max. HUF 6,000 |
| | Domestic EUR payment - Conversion fee | 0.24%, min. EUR 3.31, max. EUR 152.23 |
| 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 4.71, max. EUR 491.91 + 0,3%, max. HUF 6,000 |
| | EUR payment in Bank- Conversion fee | 0.06%, min. EUR 1.89, max. EUR 196.76 |
| | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.24%, min. EUR 3.31, max. EUR 152.23 + 0,3%, max. HUF 6,000 |
| | Domestic EUR payment - Conversion fee | 0.24%, min. EUR 3.31, max. EUR 152.23 |
| 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 4.71, max. EUR 491.91 + 0,3%, max. HUF 6,000 |
| | EUR payment in Bank- Conversion fee | 0.06%, min. EUR 1.89, max. EUR 196.76 |

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| | | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.24%, min. EUR 3.31, max. EUR 152.23 + 0.3%, max. HUF 6,000 |
| | | Domestic EUR payment - Conversion fee | 0.24%, min. EUR 3,31 max. EUR 152.23 |
| Sending money in other currencies | International electronically | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 20,000 | 0.24%, min. EUR 3.31, max. EUR 152.23 |
| | | 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 | 0.24%, min. EUR 3.31, max. EUR 152.23 + 0.3% max. HUF 6,000 |
| | | Conversion fee | 0.24%, min EUR 3.31, max. EUR 152.23 |
| | | International on telephone | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 20,000 |
| | | 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 | 0.24%, min. EUR 3.31, max. EUR 152.23 + 0.3% max. HUF 6,000 |
| | | Conversion fee | 0.24%, min EUR 3.31, max. EUR 152.23 |

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| 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 | 0.24%, min. EUR 3.31, max. EUR 152.23 |
| | 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 | 0.24%, min. EUR 3.31, max. EUR 152.23 + 0.3% max. HUF 6,000 |
| | Conversion fee | 0.24%, min EUR 3.31, max. EUR 152.23 |
| 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 | 0.24%, min. EUR 3.31, max. EUR 152.23 + 0.3% max. HUF 6,000 |
| | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee | 0.24%, min. EUR 3.31, max. EUR 152.23 |
| | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.17%, min. EUR 4.71, max. EUR 163.96 + 0.3%, max. HUF 6,000 |
| | In Bank - Conversion fee | 0.06%, min. EUR 1.89, max. EUR 65.59 |

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| 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 | 0.24%, min. EUR 3.31, max. EUR 152.23 + 0.3% max. HUF 6,000 |
| | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee | 0.24%, min. EUR 3.31, max. EUR 152.23 |
| | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.17%, min. EUR 4.71, max. EUR 163.96 + 0.3%, max. HUF 6,000 |
| | In Bank - Conversion fee | 0.06%, min. EUR 1.89, max. EUR 65.59 |
| 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 | 0.24%, min. EUR 3.31, max. EUR 152.23 + 0.3% max. HUF 6,000 |
| | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee | 0.24%, min. EUR 3.31, max. EUR 152.23 |
| | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.17%, min. EUR 4.71, max. EUR 163.96 + 0.3%, max. HUF 6,000 |
| | In Bank - Conversion fee | 0.06%, min. EUR 1.89, max. EUR 65.59 |

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| 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 Conversion fee | 0.24%, min. EUR 6.61, max. EUR 688.61 |
| | 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 | 0.24%, min. EUR 6.61, max. EUR 688.61 |

Cards and cash

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|-------------------------------|--------------------------------------------------|-----------------------------------------------|-----------|
| Providing a debit card | Name of the debit card linked to payment account | [Unembossed Start CLEVERcard] | |
| | Main card application fee | [Unembossed Start CLEVERcard] | HUF 2,560 |
| | Main card first annual fee | [Unembossed Start CLEVERcard] | HUF 4,565 |
| | Main card annual fee from the second year | [Unembossed Start CLEVERcard] | HUF 4,565 |
| | Name of the debit card linked to payment account | [OneCard bankcard] | |
| | Main card application fee | [OneCard bankcard] | HUF 2,896 |
| | Main card first annual fee | [OneCard bankcard] | HUF 7,549 |
| | Main card annual fee from the second year | [OneCard bankcard] | HUF 7,549 |
| | Name of the debit card linked to payment account | [VertiCard (Mastercard Unembossed bank card)] | |
| Main card application fee | [VertiCard (Mastercard Unembossed bank card)] | HUF 3,142 | |

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|--------------------------------|----------------------------------------------------|-----------------------------------------------|------------|
| | Main card first annual fee | [VertiCard (Mastercard Unembossed bank card)] | HUF 5,779 |
| | Main card annual fee from the second year | [VertiCard (Mastercard Unembossed bank card)] | HUF 5,779 |
| | 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 19,585 |
| | Main card annual fee from the second year | [VISA Gold] | HUF 19,585 |
| | 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 21,009 |
| | Main card annual fee from the second year | [Mastercard Gold] | HUF 21,009 |
| 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 | | - |

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| | 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)] | 0.70%, min. HUF 1,190, max. HUF 18,044 + 0,6% |
| | With debit card from own ATM | Domestic HUF transactions from Raiffeisen ATM – standard fee | 0.68%, min. HUF 285 |
| | With debit card from other ATM | Domestic HUF transactions from other ATM – standard fee | 1.36%, min. HUF 854 |
| | With debit card at own branch | | - |
| | With debit card at other branch | [Domestic, not Raiffeisen branch (HUF transaction)] | HUF 606 |
| | With debit card at the post office | Domestic HUF transactions from other ATM and post office – standard fee | 1.36%, min. HUF 854 |
| | 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] | 1.36%, min. HUF 854, max. HUF 3,434 |
| | With debit card from other ATM | [Abroad ATM – in EEA state in EUR] | 1.36%, min. HUF 854, max. HUF 3,434 |

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|----------------------------------------|-----------------------------------------------------------------------|------------------------------------|--------------------------------------------------------|
| | With debit card from branch operated by own account provider (group) | [Abroad in branch] | EUR 10.12 |
| | With debit card at other branch | [Abroad in branch] | EUR 10.12 |
| | 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 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 | | - |
| Overdrafts and related services | | | |
| Arranged overdraft | Name of the claimable overdraft | [Raiffeisen Overdraft] | |
| | Annual lending rate | | MNB base rate+19,9% surcharge 36,6% |
| | APR in the commercial communication | | 36,6% |
| | 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% |
| Limit change | Change of purchase limit electronically | [Change of daily card usage limit] | HUF 355 |
| | Change of purchase limit on telephone | [Change of daily card usage limit] | HUF 355 |
| | Change of purchase limit on paper (at branch) | [Change of daily card usage limit] | HUF 355 |
| | Change of ATM cash withdrawal limit electronically | [Change of daily card usage limit] | HUF 355 |

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| | Change of ATM cash withdrawal limit on telephone | [Change of daily card usage limit] | HUF 355 |
| | Change of ATM cash withdrawal limit on paper (at branch) | [Change of daily card usage limit] | HUF 355 |
| 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 1,385 / statement or advice |
| | | [Duplicates of statements and advices] for the period before the last 12 months | HUF 2,771 |
| | Certificate of coverage | [Certification of available balance] | HUF 1,377 |
| | Account balance certificate | | - |
| | Other certificate | [Certification of Other certificates issued by the Bank, Fees of other notifications] | HUF 1,377 |