

## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.  
**Account name:** Premium Gold 2.0  
**Date:** 29 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   |                         |                    |
|---------------------------------|---|-------------------------|--------------------|
| <b>General account services</b> |   |                         |                    |
| <b>Maintaining the account</b>  | Standard account maintenance and package fee with electronic account statement  | Monthly fee             | HUF 12,092         |
|                                 |   | <b>Total annual fee</b> | <b>HUF 145,104</b> |
|                                 | Standard account maintenance and package fee with paper based account statement | Monthly fee             | HUF 12,092         |
|                                 |   | <b>Total annual fee</b> | <b>HUF 145,104</b> |
|                                 | Account closing fee   |                         | HUF 0              |
|                                 | Account package switching fee   |                         | HUF 0              |
|                                 | 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 0/SMS |
|   |   | [Mobil Banking Card Info automatically sent SMS]  | HUF 0/SMS |
|   | SMS service/package fee   | [Mobil Banking Account Info] Monthly fee  | HUF 177   |
|   |   | [Mobil Banking Account Info] <b>Total annual fee</b>  | HUF 2,124 |
|   |   | [Mobil Banking Card Info] Monthly fee   | HUF 177   |
|   |   | [Mobil Banking Card Info] <b>Total annual fee</b>   | HUF 2,124 |
|   |   | [DirektNet login notification SMS service] Monthly fee  | HUF 128   |
|   | [DirektNet login notification SMS service] <b>Total annual fee</b>      | HUF 1,536   |           |
| <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                 | HUF 0     |

|                       |   |  |   |
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|                       | Outside account provider on telephone           | in Raiffeisen Direkt interbank above HUF 20,000 for the portion exceeding HUF 20,000                                 | 0.35% min. HUF 470, max. HUF 6,630 + 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  | 0.84% min. HUF 831, max. HUF 12,053 + 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                               | HUF 0   |
|                       | Within account provider on telephone            | in Raiffeisen Direkt in-Bank above HUF 20,000 for the portion exceeding HUF 20,000                                   | 0.17%, min. HUF 349, max. HUF 6,630 + 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  | 0.46%, min. HUF 709, max. HUF 12,053 + 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         | HUF 0   |
|                       |   | via Raiffeisen DirektNet, myRaiffeisen above HUF 20,000 for the portion exceeding HUF 20,000                         | HUF 0   |
|                       | 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 349, max. HUF 6,630 + 0.3%, max. HUF 6,000  |

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|                                     | In HUF Outside account provider, on paper (at branch) | at branch above HUF 20,000 for the portion exceeding HUF 20,000  | 0.46%, min. HUF 709, max. HUF 12,053 + 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                       | HUF 0   |
|                                     |   | via Raiffeisen DirektNet, myRaiffeisen above HUF 20,000 for the portion exceeding HUF 20,000                                       | HUF 0   |
|                                     | In HUF Within account provider, on telephone          | in Raiffeisen Direkt above HUF 20,000 for the portion exceeding HUF 20,000   | 0.17%, min. HUF 349, max. HUF 6,630 + 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  | 0.46%, min. HUF 709, max. HUF 12,053 + 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  | HUF 0   |
|                                     |   | 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 | 0.35%, min. HUF 470, max. HUF 6,630 + 0.3%, max. HUF 6,000  |

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|                                    | Conversion fee  | 0.24%, max. EUR<br>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 | 0.84%, min. HUF 831, max. HUF 12,053 + 0.3%, max. HUF 6,000  |
|                                    | Conversion fee  | 0.24%, max. EUR<br>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                        |
|                                    | 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 |

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|--|-------------------------------|--|--|
|  |                               | 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                        |
|  |                               | 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                        |
| <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                                  | 0.24%. 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                                  | 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 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<br>1.89. max. EUR<br>65.59                            |
|  | 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<br>3.31. max. EUR<br>152.23 + 0.3%<br>max. HUF 6,000  |
|  |   | Interbank. in case of transfer out of EEA. in other currency. - Conversion fee   | 0.24%. min. EUR<br>3.31. max. EUR<br>152.23                           |
|  |   | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 0.17%. min. EUR<br>4.71. max. EUR<br>163.96 + 0.3%.<br>max. HUF 6,000 |
|  |   | In Bank - Conversion fee   | 0.06%. min. EUR<br>1.89. max. EUR<br>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<br>3.31. max. EUR<br>152.23 + 0.3%<br>max. HUF 6,000  |
|  |   | Interbank. in case of transfer out of EEA. in other currency. - Conversion fee   | 0.24%. min. EUR<br>3.31. max. EUR<br>152.23                           |
|  |   | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 0.17%. min. EUR<br>4.71. max. EUR<br>163.96 + 0.3%.<br>max. HUF 6,000 |
|  |   | In Bank - Conversion fee   | 0.06%. min. EUR<br>1.89. max. EUR<br>65.59                            |
| <b>Crediting of foreign currency amounts</b> | Outside account provider in currency corresponding to the |  | HUF 0   |



|  |  |                |                                       |
|--|--|----------------|---------------------------------------|
|  | currency of the payment account  |                |                                       |
|  | Outside account provider in currency different from the currency of the payment account  | 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   | Conversion fee | 0.24%, min. EUR 6.61, max. EUR 688.61 |

### Cards and cash

|                               |  |                                    |            |
|-------------------------------|--|------------------------------------|------------|
| <b>Providing a debit card</b> | Name of the debit card linked to payment account | [Premium Start CLEVERcard]         |            |
|                               | Main card application fee                        | [Premium Start CLEVERcard]         | -          |
|                               | Main card first annual fee                       | [Premium Start CLEVERcard]         | HUF 0      |
|                               | Main card annual fee from the second year        | [Premium Start CLEVERcard]         | HUF 6,809  |
|                               | 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 6,446  |
|                               | Main card annual fee from the second year        | [OneCard bankcard]                 | HUF 6,446  |
|                               | Name of the debit card linked to payment account | [Mastercard Premium Gold bankcard] |            |
|                               | Main card application fee                        | [Mastercard Premium Gold bankcard] | HUF 10.499 |
|                               | Main card first annual fee                       | [Mastercard Premium Gold bankcard] | HUF 21.009 |
|                               | Main card annual fee from the second year        | [Mastercard Premium Gold bankcard] | HUF 21.009 |

|  |   |   |   |
|--|---|---|---|
|  | Name of the debit card linked to payment account      | [Mastercard Premium Platina bankcard]   |   |
|  | Main card application fee                             | [Mastercard Premium Platina bankcard]   | HUF 15.754  |
|  | Main card first annual fee                            | [Mastercard Premium Platina bankcard]   | HUF 27.315  |
|  | Main card annual fee from the second year             | [Mastercard Premium Platina bankcard]   | HUF 27.315  |
| <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)] | 0.46%, min. HUF 635, max. HUF 15,962 + 0.6%, max. HUF 420,000 |

|                               |   |   |                                     |
|-------------------------------|---|---|-------------------------------------|
|                               | With debit card from own ATM  | Domestic HUF transactions from Raiffeisen ATM – standard fee            | 0.70%, min. HUF 295                 |
|                               | With debit card from other ATM  | Domestic HUF transactions from other ATM – standard fee                 | 1.40%, min. HUF 884/transaction     |
|                               | 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 | HUF 655                             |
|                               | 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]                                      | 1.40%, min. HUF 884, max. HUF 3.552 |
|                               | With debit card from other ATM  | [Abroad ATM – in EEA state in EUR]                                      | 1.40%, min. HUF 884, max. HUF 3.552 |
|                               | 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                                      |   | -                                   |

|   |   |   |                                     |
|---|---|---|-------------------------------------|
| <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+16,9% surcharge 35,3% |
|   | 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 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                             |
|   | 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                             |
|   |   |   |                                     |
| <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 1,385 / 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 |