

Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.

Account name: Premium Banking Plus

Date: 01 February 2024

- 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 22,000 |
| | | Total annual fee | HUF 264,000 |
| | Standard account maintenance and package fee with paper based account statement | Monthly fee | HUF 22,000 |
| | | Total annual fee | HUF 264,000 |
| | Account closing fee within 6 months | | HUF 5,000 |
| | Account closing fee beyond 6 months | | HUF 0 |
| | Account package switching fee | | HUF 0 |
| Annual interest rate | | 0.01% | |

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| | 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 40/SMS |
| | | [Mobil Banking Card Info automatically sent SMS] | HUF 40/SMS |
| | SMS service/package fee | [Mobil Banking Account Info] Monthly fee | HUF 200 |
| | | [Mobil Banking Account Info] Total annual fee | HUF 2,400 |
| | | [Mobil Banking Card Info] Monthly fee | HUF 0 |
| | | [Mobil Banking Card Info] Total annual fee | HUF 0 |
| | | [DirektNet login notification SMS service] Monthly fee | HUF 146 |
| | | [DirektNet login notification SMS service] Total annual fee | HUF 1,752 |
| 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 mobileapplication, myRaiffeisen portal, inter and outside the bank together under HUF 1,000,000 | HUF 0 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inside and outside the | 0.3%, max. HUF 10,000 |

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| | | bank together over HUF 1,000,000 for the part above HUF 20,000 | |
| | Outside account provider on telephone | in Raiffeisen Direkt interbank above HUF 20,000 for the portion exceeding HUF 20,000 | 0.85% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | Outside account provider on paper (at branch) | at branch interbank above HUF 20,000 for the portion exceeding HUF 20,000 | 0.85% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | Within account provider electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inter and outside the bank together under HUF 1,000,000 | HUF 0 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inside and outside the bank together over HUF 1,000,000 for the part above HUF 20,000 | 0,3%, max. HUF 10.000 |
| | Within account provider on telephone | in Raiffeisen Direkt in-Bank above HUF 20,000 for the portion exceeding HUF 20,000 | 0.85% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | Within account provider on paper (at branch) | at branch in-Bank above HUF 20,000 for the portion exceeding HUF 20,000 | 0.85% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| Standing order | In HUF Outside account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together under HUF 500,000 | HUF 0 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together over HUF 500,000 for the part over HUF 20,000 | 0.3%, max. HUF 10,000 |

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| | In HUF Outside account provider, on telephone | in Raiffeisen Direkt above HUF 20,000 for the portion exceeding HUF 20,000 | 0.55% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | In HUF Outside account provider, on paper (at branch) | at branch above HUF 20,000 for the portion exceeding HUF 20,000 | 0.55% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | In HUF Within account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together under HUF 500,000 | HUF 0 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together over HUF 500,000 for the part over HUF 20,000 | 0.3%, max. HUF 10,000 |
| | In HUF Within account provider, on telephone | in Raiffeisen Direkt above HUF 20,000 for the portion exceeding HUF 20,000 | 0.55% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | In HUF Within account provider, on paper (at branch) | at branch above HUF 20,000 for the portion exceeding HUF 20,000 | 0.55% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| Direct debit | In HUF Outside account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication | HUF 0 |
| | In HUF Outside account provider, on telephone | in Raiffeisen Direkt | HUF 50 + 0.3%, max. HUF 10,000 |
| | In HUF Outside account provider, on paper (at branch) | at branch | HUF 50 + 0.3%, max. HUF 10,000 |
| | In HUF Within account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication | HUF 0 |
| | In HUF Within account provider, on telephone | in Raiffeisen Direkt | HUF 50 + 0.3%, max. HUF 10,000 |

| | In HUF Within account provider, on paper (at branch) | at branch | HUF 50 + 0.3%, max. HUF 10,000 |
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| Sending money in euro (SEPA) | International electronically | Standard fee via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together under HUF 1,000,000 | HUF 0 |
| | | Standard fee via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together over HUF 1,000,000 for the part above HUF 20,000 | 0.3%, max. HUF 10,000 |
| | | Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | International on telephone | Standard fee in Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.85% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | | Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | International on paper (at branch) | Standard fee at branch the second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.85% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | | Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | Domestic electronically | EUR payment in Bank. Standard fee inside and outside the bank together under HUF 1,000,000 | HUF 0 |
| | | EUR payment in Bank. Standard fee inside and outside the bank together over HUF 1,000,000 for the part above HUF 20,000 | 0,85%, min. HUF 1000, max. HUF 13.000 + 0,3%, max. HUF 10.000 |

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| | EUR payment in Bank- Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | EUR payment in Bank. Standard fee inside and outside the bank together under HUF 1,000,000 | HUF 0 |
| | Domestic EUR payment. Standard fee inside and outside the bank together over HUF 1,000,000 for the part above HUF 20,000 | 0,85%, min. HUF 1000, max. HUF 13.000 + 0,3%, max. HUF 10.000 |
| | Domestic EUR payment - Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| Domestic on telephone | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.85% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | EUR payment in Bank- Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.85% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | Domestic EUR payment - Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| 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 | 0.85% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | EUR payment in Bank- Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.85% min. HUF 1,000, max. HUF 13,000 + 0.3%, max. HUF 10,000 |
| | Domestic EUR payment - Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |

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| 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 | 0.85%. min. EUR 5, max. EUR 250 |
| | | 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 | 0.85%. min. EUR 5, max. EUR 250 + 0.3% max. HUF 10,000 |
| | | Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | 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 | 0.85%. min. EUR 5, max. EUR 250 |
| | | 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 | 0.85%. min. EUR 5, max. EUR 250 + 0.3% max. HUF 10,000 |
| | | Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | 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 | 0.85%. min. EUR 5, max. EUR 250 |
| | | Interbank. in case of transfer out of EEA. in other currency. Standard fee. The second part | 0.85%. min. EUR 5, max. EUR 250 + 0.3% max. HUF 10,000 |

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| | applies to the portion exceeding equivalent amount of HUF 20,000 | |
| | Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| 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 | 0.85%. min. EUR 5, max. EUR 250 + 0.3% max. HUF 10,000 |
| | Interbank. in case of transfer out of EEA. in other currency. - Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.85%. min. EUR 5, max. EUR 100 + 0.3% max. HUF 10,000 |
| | In Bank - Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| 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 | 0.85%. min. EUR 5, max. EUR 250 + 0.3% max. HUF 10,000 |
| | Interbank. in case of transfer out of EEA. in other currency. - Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.85%. min. EUR 5, max. EUR 100 + 0.3% max. HUF 10,000 |
| | In Bank - Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| Domestic on paper (at branch) | Interbank. in case of transfer out of EEA. in other currency. Standard | 0.85%. min. EUR 5, max. EUR 250 + |

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| | fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.3% max. HUF 10,000 |
| | Interbank. in case of transfer out of EEA. in other currency. - Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.85%. min. EUR 5, max. EUR 100 + 0.3% max. HUF 10,000 |
| | In Bank - Conversion fee | 0.3%, min. 5 EUR, max. 50 EUR |
| 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 | Conversion fee 0.3%, min. EUR 7, max. EUR 150 |
| | 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 0.3%, min. EUR 7, max. EUR 150 |
| Cards and cash | | |
| Providing a debit card | 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 8,500 |
| | Main card annual fee from the second year | [Premium Start CLEVERcard] HUF 8,500 |

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| | Name of the debit card linked to payment account | [Premium Mastercard Gold] | |
| | Main card application fee | [Premium Mastercard Gold] | - |
| | Main card first annual fee | [Premium Mastercard Gold] | HUF 25,000 |
| | Main card annual fee from the second year | [Premium Mastercard Gold] | HUF 25,000 |
| | 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 25,000 |
| | Main card annual fee from the second year | [VISA Gold] | HUF 25,000 |
| | Name of the debit card linked to payment account | [Premium Mastercard Platina] | |
| | Main card application fee | [Premium Mastercard Platina] | - |
| | Main card first annual fee | [Premium Mastercard Platina] | HUF 35,000 |
| | Main card annual fee from the second year | [Premium Mastercard Platina] | HUF 35,000 |
| 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 | | - |

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| | 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)] | 1.1%, max HUF 1,000,000 |
| | With debit card from own ATM | Domestic HUF transactions from Raiffeisen ATM – standard fee | 1%, max. HUF 10,000 |
| | With debit card from other ATM | Domestic HUF transactions from other ATM – standard fee | 1%, max. HUF 10,000/transaction |
| | With debit card at own branch | | - |
| | With debit card at other branch | [Domestic, not Raiffeisen branch (HUF transaction)] | 1.5%, min. HUF 1,500, max. HUF 35,000 |
| | With debit card at the post office | Domestic HUF transactions from other ATM and post office – standard fee | 1.5%, min. HUF 1,500, max. HUF 35,000 |
| | With credit card from own ATM | | - |
| | With credit card from other ATM | | - |
| | With credit card at own branch | | - |

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| | 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%, max. HUF 10,000 |
| | With debit card from other ATM | [Abroad ATM – in EEA state in EUR] | 1%, max. HUF 10,000 |
| | With debit card from branch operated by own account provider (group) | [Abroad in branch] | 1.5%, min. HUF 25, max. HUF 100 |
| | With debit card at other branch | [Abroad in branch] | 1.5%, min. HUF 25, max. HUF 100 |
| | 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 0 |
| | 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+16,9% surcharge |
| | APR in the commercial communication | | 37,8% |

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| | 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%, but max. 25% |
| Other services | | | |
| Limit change | Change of purchase limit electronically | [Change of daily card usage limit] | HUF 406 |
| | Change of purchase limit on telephone | [Change of daily card usage limit] | HUF 406 |
| | Change of purchase limit on paper (at branch) | [Change of daily card usage limit] | HUF 406 |
| | Change of ATM cash withdrawal limit electronically | [Change of daily card usage limit] | HUF 406 |
| | Change of ATM cash withdrawal limit on telephone | [Change of daily card usage limit] | HUF 406 |
| | Change of ATM cash withdrawal limit on paper (at branch) | [Change of daily card usage limit] | HUF 406 |
| 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 1,585 / statement or advice |
| | | [Duplicates of statements and advices] for the period before the last 12 months | HUF 3,172 |
| | Certificate of coverage | [Certification of available balance] | HUF 1,576 |
| | Account balance certificate | | - |
| | Other certificate | [Certification of Other certificates issued by the Bank, Fees of other notifications] | HUF 1,576 |