Fee Information Document

Name of the account provider: **Raiffeisen Bank Zrt.**

Account name: **Aktív Account**

Date: **26 November 2025**

- 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 2,499
		Total annual fee	**HUF 29,988**
	Standard account maintenance and package fee with paper based account statement	Monthly fee	HUF 2,499
		Total annual fee	**HUF 29,988**
	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 7,000

		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 3,730
	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 40/SMS
		[Mobil Banking Card Info automatically sent SMS]	HUF 40/SMS
	SMS service/package fee	[Mobil Banking Account Info] Monthly fee	HUF 250
		[Mobil Banking Account Info] **Total annual fee**	HUF 3,000
		[Mobil Banking Card Info] Monthly fee	HUF 250
		[Mobil Banking Card Info] **Total annual fee**	HUF 3,000
		[DirektNet login notification SMS service] Monthly fee	HUF 250
		[DirektNet login notification SMS service] **Total annual fee**	HUF 3,000
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,up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000	0.15%
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, above HUF 50,000 for the portion exceeding HUF 50,000	0.15%, min. HUF 100, max. HUF 15,000 + 0.45%, max. HUF 20,000
	Outside account provider on telephone	in Raiffeisen Direkt interbank above HUF 50,000 for the portion exceeding HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	Outside account provider on paper (at branch)	above HUF 50,000 for the portion exceeding HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	Within account provider electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, in-Bank up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000	0.15%
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal in-Bank above HUF 50,000 for the portion exceeding HUF 50,000	0.15%, min. HUF 100, max. HUF 15,000 + 0.45%, max. HUF 20,000
	Within account provider on telephone	in Raiffeisen Direkt in-Bank above HUF 50,000 for the portion exceeding HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	Within account provider on paper (at branch)	above HUF 50,000 for the portion exceeding HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000

	Electronic transfer between own accounts within account provider	on Raiffeisen DirektNet or the myRaiffeisen mobile application, on myRaiffeisen portal	HUF 0
	Transfer between own accounts via telephone within account provider	on Raiffeisen Direkt	HUF 1,000
	Transfer between own accounts on paper (at branch)		HUF 1,000
Standing order	In HUF Outside account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000	0.15%
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000	0.15%, min. HUF 100, max. HUF 15,000 + 0.45%, max. HUF 20,000
	In HUF Outside account provider, on telephone	in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000	0.6%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	In HUF Outside account provider, on paper (at branch)	above HUF 50,000 for the portion exceeding HUF 50,000	0.6%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	In HUF Within account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000	0.15%
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000	0.15%, min. HUF 1,00, max. HUF 15,000 + 0.45%, max. HUF 20,000
	In HUF Within account provider, on telephone	in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000	0.6%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000

	In HUF Within account provider, on paper (at branch)	above HUF 50,000 for the portion exceeding HUF 50,000	0.6%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
Direct debit	In HUF Outside account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	0.45%, max. HUF 20,000
	In HUF Outside account provider, on telephone	in Raiffeisen Direkt	0.6%, min. HUF 1,000, max. HUF 20,000
	In HUF Outside account provider, on paper (at branch)	at branch	0.6%, min. HUF 1,000, max. HUF 20,000
	In HUF Within account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	0.45%, max. HUF 20,000
	In HUF Within account provider, on telephone	in Raiffeisen Direkt	0.6%, min. HUF 1,000, max. HUF 20,
	In HUF Within account provider, on paper (at branch)	at branch	0.6%, min. HUF 1,000, max. HUF
Sending money in euro (SEPA)	International electronically	Standard fee via Raiffeisen DirektNet, myRaiffeisen mobileapplication the second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000, + 0.45%, max. HUF 20,000
		Conversion fee	0.46%, min. EUR 2 max. EUR 300
	International on telephone	Standard fee in Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000, + 0.45%, max. HUF 20,000
		Conversion fee	0.46%, min. EUR 2 max. EUR 300
	International on paper (at branch)	Standard fee the second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000, + 0.45%, max. HUF 20,000
		Conversion fee	0.46%, min. EUR 2 max. EUR 300

	Domestic electronically	EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000, + 0.45%, max. HUF 20,000
		EUR payment in Bank-Conversion fee	0.46%, min. EUR 2 max. EUR 300
		Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000, + 0.45%, max. HUF 20,000
		Domestic EUR payment - Conversion fee	0.46%, min. EUR 2 max. EUR 300
	Domestic on telephone	EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
		EUR payment in Bank-Conversion fee	0.46%, min. EUR 2, max. EUR 300
		Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
		Domestic EUR payment - Conversion fee	0.46%, min. EUR 2, max. EUR 300
	Domestic on paper (at branch)	EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
		EUR payment in Bank-Conversion fee	0.46%, min. EUR 2, max. EUR 300
		Domestic EUR payment. Standard fee. The second part applies to the portion	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000

		exceeding equivalent amount of HUF 50,000	
		Domestic EUR payment - Conversion fee	0.46%, min. EUR 2, max. EUR 300

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 50,000	1%, min. EUR 9, max. EUR 300
		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 50,000	1%, min. EUR 9, max. EUR 300 + 0,45%, max. HUF 20,000
		Conversion fee	0.46%, min EUR 2, max. EUR 300
	International on telephone	Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 50,000	1%, min. EUR 9, max. EUR 300
		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 50,000	1%, min. EUR 9, max. EUR 300 + 0,45%, max. HUF 20,000
		Conversion fee	0.46%, min EUR 2, max. EUR 300
	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 50,000	1%, min. EUR 9, max. EUR 300

		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 50,000	1%, min. EUR 9, max. EUR 300 + 0.45%, max. HUF 20,000
		Conversion fee	0.46%, min EUR 2, max. EUR 300
	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 50,000	1%, min. EUR 9, max. EUR 300 + 0.45%, max. HUF 20,000
		Interbank, in case of transfer out of EEA, in other currency. - Conversion fee	0.46%, min EUR 2, max. EUR 300
		In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. EUR 9, max. EUR 150 + 0.45%, max. HUF 20,000
		In Bank - Conversion fee	0.46%, min EUR 2, max. EUR 300
	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 50,000	1%, min. EUR 9, max. EUR 300 + 0.45%, max. HUF 20,000
		Interbank, in case of transfer out of EEA, in other currency. - Conversion fee	0.46%, min EUR 2, max. EUR 300
		In Bank. Standard fee. The second part applies to the portion	1%, min. EUR 9, max. EUR 150 + 0.45%, max. HUF 20,000

		exceeding equivalent amount of HUF 50,000	
		In Bank - Conversion fee	0.46%, min EUR 2, max. EUR 300
	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 50,000	1%, min. EUR 9, max. EUR 300 + 0.45%, max. HUF 20,000
		Interbank, in case of transfer out of EEA, in other currency. - Conversion fee	0.46%, min EUR 2, max. EUR 300
		In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. EUR 9, max. EUR 150 + 0.45%, max. HUF 20,000
		In Bank - Conversion fee	0.46%, min EUR 2, max. EUR 300
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	0.46%, min EUR 2, max. EUR 300
	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	0.46%, min EUR 2, max. EUR 300
Cards and cash			
Providing a debit card			
[VISA Classic]	Main card application fee		-

	Main card first annual fee		HUF 10,000
	Main card annual fee from the second year		HUF 10,000
[VISA Platinum]	Main card application fee		-
	Main card first annual fee		HUF 35,000
	Main card annual fee from the second year		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		-
	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)]	1.2%, min. HUF 2,000, max. HUF 100,000 + 0.9%
	With debit card from own ATM	Domestic HUF transactions from Raiffeisen ATM – standard fee	1.2%, min. HUF 990, max. HUF 20,000
	With debit card from other ATM	Domestic HUF transactions from other ATM – standard fee	1.5%, min. HUF 1,500, max. HUF 30,000
	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 30,000
	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 30,000
	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]	1.5%, min. EUR 20 max. EUR 150
	With debit card from other ATM	[Abroad ATM – in EEA state in EUR]	1.5%, min. EUR 20 max. EUR 150
	With debit card from branch operated by own account provider (group)	[Abroad in branch]	1.5%, min. EUR 20 max. EUR 150
	With debit card at other branch	[Abroad in branch]	1.5%, min. EUR 20 max. EUR 150
	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 1,000
	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
	APR in the commercial communication		37,3%
	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 0
	Change of purchase limit on telephone	[Change of daily card usage limit]	HUF 1,000
	Change of purchase limit on paper (at branch)	[Change of daily card usage limit]	HUF 1,000
	Change of ATM cash withdrawal limit electronically	[Change of daily card usage limit]	HUF 0
	Change of ATM cash withdrawal limit on telephone	[Change of daily card usage limit]	HUF 1,000

	Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 1,000
	Change of daily maximum transfer amount specified via internet banking and mobile application - at branch		HUF 494
	Change of daily maximum transfer amount specified via internet banking and mobile application - on telephone		HUF 494
	Change of the maximum amount of transfer that can be specified via internet banking and mobile application - at branch		HUF 494
	Change of the maximum amount of transfer that can be specified via internet banking and mobile application - on telephone		HUF 494
	Change of the maximum amount of transfer that can be specified via internet banking and mobile application - electronically		HUF 0
	Change of daily maximum number of transfers specified via internet banking and mobile application - at branch		HUF 494
	Change of daily maximum number of transfers specified via internet banking and mobile application - on telephone		HUF 494

	Change of daily maximum number of transfers specified via internet banking and mobile application - electronically		HUF 0
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 2,000 / statement or advice
		[Duplicates of statements and advices] for the period before the last 12 months	HUF 3,500
	Certificate of coverage	[Certification of available balance]	HUF 2,000
	Account balance certificate		-
	Other certificate	[Certification of Other certificates issued by the Bank, Fees of other notifications]	HUF 2,000