Fee Information Document

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

Account name: **Private Banking HUF**

Date: **17th December 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:
  - LIST OF CONDITIONS FOR PRIVATE BANKING SUPERIOR CUSTOMERS,
  - Exchange rates for outgoing transfers and credit card transactions: https://www.raiffeisen.hu/web/english/individuals/online-services/exchange-rates/private-banking-customers
- 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 22,848
		Total annual fee	**HUF 274,176**
	Standard account maintenance and package fee with paper based account statement	Monthly fee	HUF 22,848
		Total annual fee	**HUF 274,176**
	Account closing fee		HUF 0
	Account package switching fee		HUF 0
	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 Info automatically sent SMS]	HUF 0/SMS
	SMS service/package fee	[Mobil Banking Account Info] Monthly fee	HUF 207
		[Mobil Banking Account Info] **Total annual fee**	**HUF 2,484**
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 10,000,000	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inside and outside the bank together over HUF 10,000,000 for the part above HUF 50,000	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	0.50% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000
	Outside account provider on paper (at branch)	at branch interbank above HUF 50,000 for the portion exceeding HUF 50,000	0.50% min. HUF 1,037, max. HUF 11,407+ 0.45%, max. HUF 20,000
	Within account provider electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inter and outside the bank together under HUF 10,000,000	HUF 0

		via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inside and outside the bank together over HUF 10,000,000 for the part above HUF 50,000	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	0.50% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000
	Within account provider on paper (at branch)	at branch in-Bank above HUF 50,000 for the portion exceeding HUF 50,000	0.50% min. HUF 1,000, max. HUF 11,000 + 0.45%, max. HUF 20,000
Standing order	In HUF Outside account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together under HUF 10,000,000	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together over HUF 10,000,000 for the part over HUF 50,000	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	0.40% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000
	In HUF Outside account provider, on paper (at branch)	at branch above HUF 50,000 for the portion exceeding HUF 50,000	0.40% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000
	In HUF Within account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together under HUF 10,000,000	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together over HUF	0.45%, max. HUF 20,000

		10,000,000 for the part over HUF 50,000	
	In HUF Within account provider, on telephone	in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000	0.40% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000
	In HUF Within account provider, on paper (at branch)	at branch above HUF 50,000 for the portion exceeding HUF 50,000	0.40% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000
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	0.45%, max. HUF 20,000
	In HUF Outside account provider, on paper (at branch)	at branch	0.45%, max. HUF 20,000
	In HUF Within account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	HUF 0
	In HUF Within account provider, on telephone	in Raiffeisen Direkt	0.45%, max. HUF 20,000
	In HUF Within account provider, on paper (at branch)	at branch	0.45%, max. HUF 20,000
Sending money in euro (SEPA)	International electronically	Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application Over HUF 50,000 for the part of the amount over HUF 50,000	0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	International on telephone	Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen Direkt the second part applies to the portion exceeding	0.50% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000

		equivalent amount of HUF 50,000	
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	International on paper (at branch)	Transfer outside bank abroad in euros (SEPA) [SEPA Credit Transfer] Standard fee at branch and Raiconnect the second part applies to the portion exceeding equivalent amount of HUF 50,000	0.50% min. HUF 1,037, max. HUF 11,407 + 0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Domestic electronically	Transfer inside and outside bank inland in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application Over HUF 50,000 for the part of the amount over HUF 50,000	0,50%, min. HUF 1037, max. HUF 11.037 + 0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Domestic on telephone	Transfer inside and outside bank inland in euros (SEPA) [SEPA Credit Transfer] Standard fee via Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000	0.50% min. HUF 1,037, max. HUF 11407 + 0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Domestic on paper (at branch)	Transfer inside and outside bank inland in euros (SEPA) [SEPA	0.50% min. HUF 1,037, max. HUF

		Credit Transfer] Standard fee at branch and Raiconnect the second part applies to the portion exceeding equivalent amount of HUF 50,000	11,407 + 0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
Sending money in other currencies	International electronically	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 50,000	0.50%. min. EUR 5,18 max. EUR 207,40
		Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.50%. min. EUR 5,18 max. EUR 207,40 + 0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	International on telephone	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt up to HUF 50,000	0.50%. min. EUR 5,18 max. EUR 207,40
		Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.50%. min. EUR 5,18 max. EUR 207,40 + 0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR

	International on paper (at branch)	Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 50,000	0.50%. min. EUR 5,18 max. EUR 207,40
		Transfer outside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.50%. min. EUR 5,18 max. EUR 207,40 + 0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Domestic electronically	Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application up to HUF 50,000	0.50%. min. EUR 5,18 max. EUR 207,40
		Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.5%. min. EUR 5,18 max. EUR 207,40 + 0.45%, max. HUF 20,000
		Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.50%. min. EUR 5,18 max. EUR 82,96 + 0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Domestic on telephone	Transfer outside the bank in foreign currency (except SEPA) Standard	0.50%. min. EUR 5,18 max. 207,40 EUR

		fee via Raiffeisen Direkt up to HUF 50,000	
		Transfer outside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.50%, min. 5,18 EUR, max. 207,40 EUR + 0.45%, max. HUF 20,000
		Transfer inside the bank in foreign currency (except SEPA) Standard fee via Raiffeisen Direkt The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.50%. min. EUR 5,18 max. EUR 82,96 + 0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
	Domestic on paper (at branch)	Transfer outside the bank in foreign currency (except SEPA) at branch and Raiconnect up to HUF 50,000	0.50%. min. EUR 5,18 max. 207,40 EUR
		Transfer outside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.50%, min. 5,18 EUR, max. 207,40 EUR + 0.45%, max. HUF 20,000
		Transfer inside the bank in foreign currency (except SEPA) Standard fee at branch and Raiconnect. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.50%. min. EUR 5, max. EUR 82,96 + 0.45%, max. HUF 20,000
		Conversion fee	0.3%, min. 2,07 EUR, max. 25,92 EUR
Crediting of foreign currency amounts	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	0.3%, min. EUR 2,07 max. EUR 25,92
	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 2,07 max. EUR 25,92
Cards and cash			
Providing a debit card	Name of the debit card linked to payment account	[Visa Classic]	
	Main card application fee	[Visa Classic]	-
	Main card first annual fee	[Visa Classic]	HUF 0
	Main card annual fee from the second year	[Visa Classic]	HUF 7,259
	Name of the debit card linked to payment account	[Visa Platinum]	
	Main card application fee	[Visa Platinum]	-
	Main card first annual fee	[Visa Platinum]	HUF 0
	Main card annual fee from the second year	[Visa Platinum]	HUF 25,925
	Name of the debit card linked to payment account	[Visa Infinite]	
	Main card application fee	[Visa Infinite]	-
	Main card first annual fee	[Visa Infinite]	HUF 31,110
	Main card annual fee from the second year	[Visa Infinite]	HUF 62,220

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)]	1.4%, max HUF 1,037,000
	With debit card from own ATM	Domestic HUF transactions from Raiffeisen ATM – standard fee	0.1%, max. HUF 9,333
	With debit card from other ATM	Domestic HUF transactions from other ATM – standard fee	0.1%, max. HUF 9,333/transaction
	With debit card at own branch		-

	With debit card at other branch	[Domestic, not Raiffeisen branch (HUF transaction)]	1.55%, min. HUF 1,348, max. HUF 31,110
	With debit card at the post office	Domestic HUF transactions from other ATM and post office – standard fee	1.55%, min. HUF 1,348, max. HUF 31,110
	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%, max. HUF 9,333
	With debit card from other ATM	[Abroad ATM – in EEA state in EUR]	1%, max. HUF 9,333
	With debit card from branch operated by own account provider (group)	[Abroad in branch]	1.55%, min. EUR 20,74 max. EUR 82,96
	With debit card at other branch	[Abroad in branch]	1.55%, min. EUR 20,74 max. EUR 82,96
	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		
	Annual lending rate		-
	APR in the commercial communication		-
	Credit scoring fee		-
	Administration fee		-
	Potential nominal provisions		-
	Annual default interest rate		-
Other services			
Limit change	Change of purchase limit electronically	[Change of daily card usage limit]	HUF 278
	Change of purchase limit on telephone	[Change of daily card usage limit]	HUF 278
	Change of purchase limit on paper (at branch)	[Change of daily card usage limit]	HUF 278
	Change of ATM cash withdrawal limit electronically	[Change of daily card usage limit]	HUF 278
	Change of ATM cash withdrawal limit on telephone	[Change of daily card usage limit]	HUF 278
	Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 278
Issue of certificates for the customer	Paper based copy of regular monthly bank account statement sent by postal service	[Extraordinary statement]	HUF 826
		[Extraordinary statement – for customers with electronic statement] – once per month free, after that	HUF 826
	Certificate of coverage	[Certification of coverage, other certificate]	HUF 826

	Account balance certificate		-
	Other certificate	[Certification of Other certificates issued by the Bank, Fees of other notifications]	-