

Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.

Account name: Everyday 2.0 Package

Date: 31 July 2019

- 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 s	services		
Maintaining the account	Standard account maintenance and package fee with electronic	Monthly fee	HUF 631
	account statement	Total annual fee	HUF 7,572
	Standard account maintenance and package fee with paper	Monthly fee	HUF 631
	papo.	Total annual fee	HUF 7,572
		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

	Account closing fee	If more than 6 months have passed between the opening of the account and the submission of the bank account termination request	HUF 0 HUF 2,469
	Account package switching fee		0,01%
	Annual interest rate		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 23/SMS
		[Mobil Banking Card Info automatically sent SMS]	HUF 23/SMS
		[Mobil Banking Account Info ad hoc queries, account balances, card limits]	HUF 23/SMS
		[Mobil Banking Card Info ad hoc queries, account balances, card limits]	HUF 23/SMS
		[Mobil Banking Account Info] Monthly fee	HUF 114
		[Mobil Banking Account Info] Total annual fee	HUF 1,368
		[Mobil Banking Card Info] Monthly fee	HUF 114
		[Mobil Banking Card Info] Total annual fee	HUF 1,368
		[DirektNet login notification SMS service] Monthly fee	HUF 114

		[DirektNet login notification SMS service] Total annual fee	HUF 1,368
Internet banking and mobile app services	Internet banking, mobile app and online services monthly and annual fee		-
	Telebank szolgáltatás eseti díja		-
Payments (excluding	g cards)		
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	0.15%, min. HUF 264, max. HUF 6,322
		[via Raiffeisen DirektNet, myRaiffeisen, interbank] above HUF 20.000 for the portion exceeding HUF 20.000	0.15%, min. HUF 264, max. HUF 6,322 + 0.3% max. HUF 6,000
	Outside account provider on telephone	[in Raiffeisen Direkt interbank] above HUF 20.000	0.21% min. HUF 316, max. HUF 10,537 + 0.3% max. HUF 6,000
	Outside account provider on paper (at branch)	[at branch interbank] above HUF 20.000	0.37% min. HUF 616, max. HUF 15,806 + 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	0.15%, min. HUF 264, max. HUF 10,537 + 0.3% max. HUF 6,000
	Within account provider on paper (at branch)	[at branch in-Bank] above HUF 20.000	0.32%, min. HUF 512, max. HUF

			15,806 + 0.3%
Standing order	In HUF Outside account provider, electronically	[via Raiffeisen DirektNet] up to HUF 20.000 or above HUF 20.000 for the portion below HUF 20.000	max. HUF 6,000 HUF 0
		[via Raiffeisen DirektNet] above HUF 20.000 for the portion exceeding HUF 20.000	0.3%, max. HUF 6,000
	In HUF Outside account provider, on telephone	[in Raiffeisen Direkt] above HUF 20.000	0.3%, max. HUF 6,000
	In HUF Outside account provider, on paper (at branch)	[at branch] above HUF 20.000	0.15%, min. HUF 212, max. HUF 12,644 + 0.3%,
	In HUF Within account provider, electronically	[via Raiffeisen DirektNet] up to HUF 20.000 or above HUF 20.000 for the portion below HUF 20.000	max. HUF 6,000 HUF 0
		[via Raiffeisen DirektNet] above HUF 20.000 for the portion exceeding HUF 20.000	0.3%, max. HUF 6,000
	In HUF Within account provider, on telephone	[in Raiffeisen Direkt] above HUF 20.000	0.3%, max. HUF 6,000
	In HUF Within account provider, on paper (at branch)	[at branch] above HUF 20.000	0.15%, min. HUF 212, max. HUF 12,644 + 0.3%, max. HUF 6,000
Direct debit	In HUF Outside account	[via Raiffeisen	0.3%, max. HUF
	provider, electronically In HUF Outside account	DirektNet] [in Raiffeisen Direkt]	6,000 0.3%, max. HUF
	provider, on telephone	[III Rainelsen Direkt]	6,000
	In HUF Outside account provider, on paper (at branch)	[at branch]	0.3%, max. HUF 6,000
	In HUF Within account	[via Raiffeisen	0.3%, max. HUF
	provider, electronically	DirektNet]	6,000
	In HUF Within account provider, on telephone	[in Raiffeisen Direkt]	0.3%, max. HUF 6,000
	In HUF Within account provider, on paper (at branch)	[at branch]	0.3%, max. HUF 6,000

Sending money in euro (SEPA)	International electronically	[EUR payment - Normal] up to equivalent amount of HUF 20.000 or above HUF 20.000 for the portion under equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47
		[EUR payment - Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	International on telephone	[EUR payment - Normal] above equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	International on paper (at branch)	[EUR payment - Normal] above equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	Domestic electronically	[payment orders in EUR in-Bank, In case of conversion between EEA member currencies: Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion under equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47
		[payment orders in EUR in-Bank, In case of conversion between EEA member currencies: Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
		[payment orders in EUR in-Bank, Normal in case of conversion to	0.21%, min. EUR 5.89, max. EUR 613.47

	account in non-EEA member currency] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion under equivalent amount of HUF 20.000	
	[payment orders in EUR in-Bank, Normal in case of conversion to account in non-EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
Domestic on telephone	[payment orders in EUR in-Bank, In case of conversion between EEA member currencies: Normal] above equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	[payment orders in EUR in-Bank, Normal in case of conversion to account in non-EEA member currency] above equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
Domestic on paper (at branch)	[payment orders in EUR in-Bank, In case of conversion between EEA member currencies: Normal] above equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	[payment orders in EUR in-Bank, Normal in case of conversion to account in non-EEA member currency] above equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000

Sending money in	International	[Interbank, In case of	
other currencies	electronically	conversion to account in EEA member currency, except EUR Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47
		[Interbank, In case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3%, max. HUF 6,000
		[Interbank, Normal in case of conversion to account in non-EEA member currency] up to equivalent amount of I HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47
		[Interbank, Normal in case of conversion to account in non-EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	International on telephone	[Interbank, In case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000

	[Interbank, Normal in case of conversion to account in non-EEA member currency] above equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
International on paper (at branch)	[Interbank, In case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	[Interbank, Normal in case of conversion to account in non-EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
Domestic electronically	[in-Bank, In case of conversion to account in EEA member currency, except EUR Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47
	[in-Bank, In case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	[in-Bank, Normal in case of conversion to account in non-EEA member currency] up to equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47

	or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	
	[in-Bank, Normal in case of conversion to account in non-EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
Domestic on telephone	[in-Bank, In case of conversion to account in EEA member currency, except EUR Normal] above equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
	[in-Bank, Normal in case of conversion to account in non-EEA member currency] above equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000
Domestic on paper (at branch)	[in-Bank, In case of conversion to account in EEA member currency, except EUR Normal] up to equivalent amount of HUF 20.000 or above equivalent amount of HUF 20.000 for the portion below equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47
	[in-Bank, Normal in case of conversion to account in non-EEA member currency] above equivalent amount of HUF 20.000 for the portion exceeding equivalent amount of HUF 20.000	0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000

Crediting of foreign currency amounts	Outside 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 Within account provider	[Normal]	0.21%, min. EUR 5.89, max. EUR 613.41 HUF 0
	in currency corresponding to the currency of the payment account Within account provider	[Normal]	0.21%, min. EUR
	in currency different from the currency of the payment account	[Normal]	5.89, max. EUR 613.41
Cards and cash			
Providing a debit card	Name of the debit card linked to payment account	Unembossed Start CLEVERcard	
	Main card application fee	Unembossed Start CLEVERcard	HUF 2.635
	Main card first annual fee	Unembossed Start CLEVERcard	HUF 3.256
	Main card annual fee from the second year	Unembossed Start CLEVERcard	HUF 3.256
	Name of the debit card linked to payment account	OneCard bankcard	
	Main card application fee	OneCard bankcard	HUF 2.949
	Main card first annual fee	OneCard bankcard	HUF 5.889
	Main card annual fee from the second year	OneCard bankcard	HUF 5.889
	Name of the debit card linked to payment account	VISA Classic	
	Main card application fee	VISA Classic	HUF 2.949
	Main card first annual fee	VISA Classic	HUF 5.889
	Main card annual fee from the second year	VISA Classic	HUF 5.889

	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 20.968
	Main card annual fee from the second year	VISA Gold	HUF 20.968
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	Purchases with debit		0.3%, max. HUF
debit or credit cards in Hungary	card in Hungary		6,000
in riangury	Purchases with credit		-
Purchases with	card in Hungary		0.00/
debit or credit cards abroad	Purchases with debit card abroad		0.3%, max. HUF 6,000
	Purchases with credit card abroad		-
Cash withdrawal in	Without bankcard at	[HUF payments (in	0.63%, min. HUF
Hungary	branch	banknotes and coins)]	1,159, max. HUF 21,074 + 0.6%
	With debit card from own	[Domestic HUF	0.63%, min. HUF
	ATM	transactions from	584
I	I		

		Raiffeisen ATM – standard fee]	
	With debit card from other ATM With debit card at own	[Domestic HUF transactions from other ATM – standard fee]	1.26%, min. HUF 584
	branch With debit card at other branch	[Domestic, not Raiffeisen branch (HUF transaction)]	HUF 541
	With debit card at the post office	[Domestic HUF transactions from other ATM and post office – standard fee]	1.26%, min. HUF 584
	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		-
Cash withdrawal	post office With debit card from	[Abroad ATM]	EUR 9.56
abroad	ATM operated by own	1	
	account provider (group) With debit card from	[Abroad ATM]	EUR 9.56
	other ATM	[Abioda ATM]	LOIX 3.30
	With debit card from	[Abroad in branch]	EUR 9.01
	branch operated by own account provider (group)		
	With debit card at other	[Abroad in branch]	EUR 9.01
	branch 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		-
Cash deposit in	branch HUF cash deposit at own		
Hungary	ATM		
	HUF cash deposit at own	[HUF deposits in	HUF 0
	branch HUF cash deposit at	banknotes]	-
	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	Overdraft	MNB jegybanki alapkamat+19,9%			
	APR in the commercial communication Credit scoring fee		kamatfelár 31.1%			
	Administration fee		2% of the credit			
	Potential nominal provisions		facility 0%			
	Annual default interest rate		MNB jegybanki alapkamat + 39%, de max. (ügyleti			
Other services			kamat% x 1,5)+3%			
Limit change	Change of purchase limit	[Change of daily card	HUF 316			
	electronically Change of purchase limit	usage limit] [Change of daily card	HUF 316			
	on telephone Change of purchase limit on paper (at branch)	usage limit] [Change of daily card usage limit]	HUF 316			
	Change of ATM cash withdrawal limit electronically	[Change of daily card usage limit]	HUF 316			
	Change of ATM cash withdrawal limit on telephone	[Change of daily card usage limit]	HUF 316			
	Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 316			
Issue of certificates	Paper based copy of	[Duplicates of	HUF 1,234 /			
for the customer	regular monthly bank account statement sent	statements and advices] for the last	statement or advice			
	by postal service	12months (For paper based statement holder customers) [Duplicates of	HUF 2,469			
	Certificate of coverage	statements and advices] for the period before the last 12 months [Certification of evaluation of straightened and advices]	HUF 1,227			
	Account balance certificate	available balance]	-			

Other certificate	[Certification of Other certificates issued by the Bank, Fees of other	HUF 1,227
	notifications]	