

## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.  
**Account name:** Feewinner Account  
**Date:** 12 December 2023

- 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 2,473         |
|                                 |   | <b>Total annual fee</b>   | <b>HUF 29,676</b> |
|                                 | Standard account maintenance and package fee with paper based account statement | Monthly fee   | HUF 2,473         |
|                                 | <b>Total annual fee</b>   | <b>HUF 29,676</b>   |                   |
|                                 | 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 5,000         |

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|---|---|---|------------|
|   |   | 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 3,172  |
|   | 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 29/SMS |
|   |   | [Mobil Banking Card Info automatically sent SMS]  | HUF 29/SMS |
|   | SMS service/package fee   | [Mobil Banking Account Info] Monthly fee  | HUF 146    |
|   |   | [Mobil Banking Account Info] <b>Total annual fee</b>  | HUF 1,752  |
|   |   | [Mobil Banking Card Info] Monthly fee   | HUF 146    |
|   |   | [Mobil Banking Card Info] <b>Total annual fee</b>   | HUF 1,752  |
|   |   | [DirektNet login notification SMS service] Monthly fee  | HUF 146    |
|   |   | [DirektNet login notification SMS service] <b>Total annual fee</b>  | HUF 1,752  |
| <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>               |   |   |            |

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|--|---|--|--|
| <b>Sending money within Hungary in HUF</b> | Outside account provider electronically       | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | HUF 0  |
|  |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank above HUF 20,000 for the portion exceeding HUF 20,000                 | 0.3%, max. HUF 10,000  |
|  | Outside account provider on telephone         | in Raiffeisen Direkt interbank above HUF 20,000 for the portion exceeding HUF 20,000   | 0.38%, min. HUF 520, max. HUF 7,326 + 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  | 0.90%, min. HUF 918, max. HUF 13,322 + 0.3%, max. HUF 10,000 |
|  | Within account provider electronically        | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal in-Bank up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000    | HUF 0  |
|  |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal in-Bank above HUF 20,000 for the portion exceeding 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   | 0.17%, min. HUF 384, max. HUF 7,323 + 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  | 0.51%, min. HUF 784, max. HUF 13,322 + 0.3%, max. HUF 10,000 |

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| <b>Standing order</b>                                | In HUF Outside account provider, electronically                 | via Raiffeisen DirektNet, myRaiffeisen mobileapplication up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | 0.17%, min. HUF 384, max. HUF 7,326                          |
|  |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 20,000 for the portion exceeding HUF 20,000                 | 0.17%, min. HUF 384, max. HUF 7,326 + 0.3%, max. HUF 10,000  |
|  | 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 384, max. HUF 7.326 + 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  | 0.51%, min. HUF 784, max. HUF 13.322 + 0.3%, max. HUF 10,000 |
|  | In HUF Within account provider, electronically                  | via Raiffeisen DirektNet, myRaiffeisen mobileapplication up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000 | 0.17%, min. HUF 384, max. HUF 7,326                          |
|  |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 20,000 for the portion exceeding HUF 20,000                 | 0.17%, min. HUF 384, max. HUF 7,326 + 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   | 0.17%, min. HUF 384, max. HUF 7,326 + 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 | 0.51%, min. HUF 784, max. HUF 13,322 + 0.3%, max. HUF 10,000   |  |
| <b>Direct debit</b>                                  | In HUF Outside account provider, electronically                 | via Raiffeisen DirektNet, myRaiffeisen mobileapplication   | HUF 0  |
|  | In HUF Outside account provider, on telephone                   | in Raiffeisen Direkt   | HUF 0  |

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| In HUF Outside account provider, on paper (at branch) | at branch  | HUF 0 |
| In HUF Within account provider, electronically        | via Raiffeisen DirektNet, myRaiffeisen mobileapplication | 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 mobileapplication above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000 | 0.3%, max. HUF 10,000  |   |
|                                     |                                    | Conversion fee  | 0.27%, max. EUR 174.30   |   |
|                                     |                                    | 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 | 0.38%, min. HUF 520, max. HUF 7,326 + 0.3%, max. HUF 10,000 |
|                                     |                                    |   | Conversion fee   | 0.27%, max. EUR 174.30                                      |
|                                     | 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   | 0.90%, min. HUF 918, max. HUF 13,322 + 0.3%, max. HUF 10,000   |   |
|                                     |                                    | Conversion fee  | 0.27%, max. EUR 174.30   |   |
|                                     | Domestic electronically            | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000   | 0.19%, min. EUR 5.39, max. EUR 563.23 + 0,3%, max. HUF 10,000  |   |

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|--|----------------------------------|---|--|
|  |                                  | EUR payment in Bank-<br>Conversion fee  | 0.06%, min. EUR<br>2.16, max. EUR<br>225.29                            |
|  |                                  | Domestic EUR<br>payment. Standard fee.<br>The second part<br>applies to the portion<br>exceeding equivalent<br>amount of HUF 20,000 | 0.27%, min. EUR<br>3.78, max. EUR<br>174.30 + 0.3%,<br>max. HUF 10,000 |
|  |                                  | Domestic EUR<br>payment - Conversion<br>fee   | 0.27%, min. EUR<br>3.78, max. EUR<br>174.30                            |
|  | Domestic on telephone            | EUR payment in Bank.<br>Standard fee. The<br>second part applies to<br>the portion exceeding<br>equivalent amount of<br>HUF 20,000  | 0.19%, min. EUR<br>5.39, max. EUR<br>563.23 + 0,3%,<br>max. HUF 10,000 |
|  |                                  | EUR payment in Bank-<br>Conversion fee  | 0.06%, min. EUR<br>2.16, max. EUR<br>225.29                            |
|  |                                  | Domestic EUR<br>payment. Standard fee.<br>The second part<br>applies to the portion<br>exceeding equivalent<br>amount of HUF 20,000 | 0.27%, min. EUR<br>3.78, max. EUR<br>174.30 + 0,3%,<br>max. HUF 10,000 |
|  |                                  | Domestic EUR<br>payment - Conversion<br>fee   | 0.27%, min. EUR<br>3.78, max. EUR<br>174.30                            |
|  | Domestic on paper (at<br>branch) | EUR payment in Bank.<br>Standard fee. The<br>second part applies to<br>the portion exceeding<br>equivalent amount of<br>HUF 20,000  | 0.19%, min. EUR<br>5.39, max. EUR<br>563.23 + 0,3%,<br>max. HUF 10,000 |
|  |                                  | EUR payment in Bank-<br>Conversion fee  | 0.06%, min. EUR<br>2.16, max. EUR<br>225.29                            |

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|  |                              | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000   | 0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3%, max. HUF 10,000 |
|  |                              | Domestic EUR payment - Conversion fee  | 0.27%, min. EUR 3.78 max. EUR 174.30                          |
| <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                                  | 0.27%, min. EUR 3.78, max. EUR 174.30                         |
|  |                              | 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 | 0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3% max. HUF 10,000  |
|  |                              | Conversion fee   | 0.27%, min EUR 3.78, max. EUR 174.30                          |
|  |                              | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 20,000                                  | 0.27%, min. EUR 3.78, max. EUR 174.30                         |
|  | International 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 | 0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3% max. HUF 10,000  |
|  |                              | Conversion fee   | 0.27%, min EUR 3.78, max. EUR 174.30                          |

|                                    |   |   |
|------------------------------------|---|---|
| International on paper (at branch) | Interbank, in case of transfer out of EEA, in other currency.<br>Standard fee in portion under equivalent amount of HUF 20,000                                  | 0.27%, min. EUR 3.78, max. EUR 174.30                         |
|                                    | Interbank, in case of transfer out of EEA, in other currency.<br>Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3% max. HUF 10,000  |
|                                    | Conversion fee  | 0.27%, min EUR 3.78, max. EUR 174.30                          |
| 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    | 0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3% max. HUF 10,000  |
|                                    | Interbank, in case of transfer out of EEA, in other currency. -<br>Conversion fee   | 0.27%, min. EUR 3.78, max. EUR 174.30                         |
|                                    | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000   | 0.19%, min. EUR 5.39, max. EUR 187.73 + 0.3%, max. HUF 10,000 |
|                                    | In Bank - Conversion fee  | 0.06%, min. EUR 2.16, max. EUR 75.10                          |



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|--|---|--|---|
|  | 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 | 0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3% max. HUF 10,000  |
|  |   | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee   | 0.27%, min. EUR 3.78, max. EUR 174.30                         |
|  |   | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 0.19%, min. EUR 5.39, max. EUR 187.73 + 0.3%, max. HUF 10,000 |
|  |   | In Bank - Conversion fee   | 0.06%, min. EUR 2.16, max. EUR 75.10                          |
|  | 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 | 0.27%, min. EUR 3.78, max. EUR 174.30 + 0.3% max. HUF 10,000  |
|  |   | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee   | 0.27%, min. EUR 3.78, max. EUR 174.30                         |
|  |   | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000  | 0.19%, min. EUR 5.39, max. EUR 187.73 + 0.3%, max. HUF 10,000 |
|  |   | In Bank - Conversion fee   | 0.06%, min. EUR 2.16, max. EUR 75.10                          |
| <b>Crediting of foreign currency amounts</b> | 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  | Crediting EUR transfer from abroad, from the single euro zone<br>Conversion fee | 0.27%, min. EUR 7.56, max. EUR 788.45 |
| 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   | Normal  | 0.27%, min. EUR 7.56, max. EUR 788.45 |

### Cards and cash

|                               |  |   |           |
|-------------------------------|--|---|-----------|
| <b>Providing a debit card</b> | Name of the debit card linked to payment account | [Unembossed Start CLEVERcard]                 |           |
|                               | Main card application fee                        | [Unembossed Start CLEVERcard]                 | HUF 2,931 |
|                               | Main card first annual fee                       | [Unembossed Start CLEVERcard]                 | HUF 5,226 |
|                               | Main card annual fee from the second year        | [Unembossed Start CLEVERcard]                 | HUF 5,226 |
|                               | Name of the debit card linked to payment account | [OneCard bankcard]                            |           |
|                               | Main card application fee                        | [OneCard bankcard]                            | HUF 3,315 |
|                               | Main card first annual fee                       | [OneCard bankcard]                            | HUF 8,643 |
|                               | Main card annual fee from the second year        | [OneCard bankcard]                            | HUF 8,643 |
|                               | Name of the debit card linked to payment account | [VertiCard (Mastercard Unembossed bank card)] |           |
|                               | Main card application fee                        | [VertiCard (Mastercard Unembossed bank card)] | HUF 3,597 |
|                               | Main card first annual fee                       | [VertiCard (Mastercard Unembossed bank card)] | HUF 6,616 |

|                                |  |   |            |
|--------------------------------|--|---|------------|
|                                | Main card annual fee from the second year          | [VertiCard (Mastercard Unembossed bank card)] | HUF 6,616  |
|                                | 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 22,424 |
|                                | Main card annual fee from the second year          | [VISA Gold]                                   | HUF 22,424 |
|                                | Name of the debit card linked to payment account   | [Mastercard Gold]                             |            |
|                                | Main card application fee                          | [Mastercard Gold]                             | -          |
|                                | Main card first annual fee                         | [Mastercard Gold]                             | HUF 24,055 |
|                                | Main card annual fee from the second year          | [Mastercard Gold]                             | HUF 24,055 |
| <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)]                                 | 0.80%, min. HUF 1,362, max. HUF 20,660 + 0,6% |
|  | With debit card from own ATM                          | Domestic HUF transactions from Raiffeisen ATM – standard fee            | 0.77%, min. HUF 326                           |
|  | With debit card from other ATM                        | Domestic HUF transactions from other ATM – standard fee                 | 1.55%, min. HUF 977                           |
|  | With debit card at own branch                         |   | -   |
|  | With debit card at other branch                       | [Domestic, not Raiffeisen branch (HUF transaction)]                     | HUF 693                                       |
|  | With debit card at the post office                    | Domestic HUF transactions from other ATM and post office – standard fee | 1.55%, min. HUF 977                           |
|  | 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]            |
| With debit card from other ATM                                       |   | [Abroad ATM – in EEA state in EUR]                                      | 1.55%, min. HUF 977, max. HUF 3,931           |
| With debit card from branch operated by own account provider (group) |   | [Abroad in branch]  | EUR 11.58                                     |

|  |   |                                    |  |
|--|---|------------------------------------|--|
|  | With debit card at other branch                                       | [Abroad in branch]                 | EUR 11.58  |
|  | 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 57 + 0.28%   |
|  | 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+19,9% surcharge 42,7%                                  |
|  | APR in the commercial communication                                   |                                    | 42,7%  |
|  | 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% |
| <b>Limit change</b>                    | 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                         |
| <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 1,585 / 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                       |