

Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.
Account name: GBP Account
Date: 15 December 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 services | | | |
| Maintaining the account | Standard account maintenance and package fee with electronic account statement | Monthly fee | HUF 0 |
| | | Total annual fee | HUF 0 |
| | Standard account maintenance and package fee with paper based account statement | Monthly fee | HUF 0 |
| | | Total annual fee | HUF 0 |
| | 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 |
| | | If more than 6 months have passed between | HUF 0 |

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| | the opening of the account and the submission of the bank account termination request | | |
| | Account package switching fee | | - |
| | 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 23/SMS |
| | | [Mobil Banking Card Info automatically sent SMS] | HUF 23/SMS |
| | SMS service/package fee | [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 |
| Telephone banking service | Telephone banking service monthly fee and total annual fee | | - |
| | Telephone banking service ad hoc fee | | - |
| Payments (excluding cards) | | | |

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| Sending money within Hungary in HUF | Outside account provider electronically | Interbank - with conversion, Normal in case of conversion to account in EEA member currency 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 - with conversion, Normal in case of conversion to account in 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 |
| | Outside account provider on telephone | Interbank - with conversion, Normal in case of conversion to account in 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 |
| | Outside account provider on paper (at branch) | Interbank - with conversion, Normal in case of conversion to account in 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 |
| | Within account provider electronically | In-Bank - with conversion, Normal in case of conversion to account in EEA member currency up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 for the portion below | 0.21%, min. EUR 5.89, max. EUR 613.47 |

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| | | equivalent amount of HUF 20,000 | 0.21%, min. EUR 5.89, max. EUR 613.47 + 0.3%, max. HUF 6,000 |
| | Within account provider on telephone | In-Bank - with conversion, Normal in case of conversion to account in 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 |
| | Within account provider on paper (at branch) | In-Bank- with conversion, Normal in case of conversion to account in 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 |
| Standing order | In HUF Outside account provider, electronically | | - |
| | In HUF Outside account provider, on telephone | | - |
| | In HUF Outside account provider, on paper (at branch) | | - |
| | In HUF Within account provider, electronically | | - |
| Direct debit | In HUF Outside account provider, electronically | | - |
| | In HUF Outside account provider, on telephone | | - |

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| | In HUF Outside account provider, on paper (at branch) | | - |
| | In HUF Within account provider, electronically | | - |
| | In HUF Within account provider, on telephone | | - |
| | In HUF Within account provider, on paper (at branch) | | - |
| Sending money in euro (SEPA) | International electronically | Standard fee With conversion EUR payment via Raiffeisen DirektNet, myRaiffeisen the second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.15%, min. HUF 264, max. HUF 6,322 + 0.3% max. HUF 6,000 |
| | | Conversion fee | 0.21%, max. EUR 135.61 |
| | International on telephone | Standard fee With conversion EUR payment in Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.21%, min. HUF 316, max. HUF 10,537 + 0.3% max. HUF 6,000 |
| | | Conversion fee | 0.21%, max. EUR 135.61 |
| | International on paper (at branch) | Standard fee With conversion EUR payment up to EUR 1,054 at branch the second part applies to the portion exceeding equivalent amount of HUF 20,000 | 0.37%, min. HUF 616, max. HUF 15,806 + 0.3% max. HUF 6,000 |
| | | Conversion fee | 0.21%, max. EUR 135.61 |
| | Domestic electronically | With conversion, in case of conversion to account in EEA member currency: Normal up to equivalent amount of HUF 20,000 or above equivalent amount of HUF 20,000 | 0.42%, min. EUR 5.89, max. EUR 613.47 |

for the portion below
equivalent amount of
HUF 20,000

With conversion, in
case of conversion to
account in EEA
member currency:
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

In Bank - With
conversion, in case of
conversion to account
in EEA member
currency: 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 - With
conversion, in case of
conversion to account
in EEA member
currency: 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

Domestic on telephone

With conversion, in
case of conversion to
account in EEA
member currency:
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

With conversion, in
case of conversion to
account in EEA
member currency:

0.42%, min. EUR
5.89, max. EUR
613.47 + 0.3%
max. HUF 6,000

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| | Normal above equivalent amount of HUF 20,000 for the portion exceeding equivalent amount of HUF 20,000 | |
| | In Bank - With conversion, in case of conversion to account in EEA member currency: 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 - With conversion, in case of conversion to account in EEA member currency: 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 |
| Domestic on paper (at branch) | With conversion, in case of conversion to account in EEA member currency: 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 |
| | With conversion, in case of conversion to account in EEA member currency: 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 |

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| | | In Bank - With conversion, in case of conversion to account in EEA member currency: 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 - With conversion, in case of conversion to account in EEA member currency: 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 |
| Sending money in other currencies | International electronically | Interbank, Normal in case of conversion to account in EEA member currency, except EUR 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, Normal in case of conversion to account in EEA member currency, except EUR 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, Normal in case of conversion to account in EEA member currency, except EUR up to equivalent amount of | 0.42%, min. EUR 5.89, max. EUR 613.47 |

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| | HUF 20,000 or above equivalent amount of HUF 20,000 for the portion below equivalent amount of HUF 20,000 | |
| | Interbank, Normal in case of conversion to account in EEA member currency, except EUR 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 paper (at branch) | Interbank, Normal in case of conversion to account in EEA member currency, except EUR 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, Normal in case of conversion to account in EEA member currency, except EUR 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 | Interbank, Normal in case of conversion to account in EEA member currency, except EUR 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 |

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| | Interbank, Normal in case of conversion to account in EEA member currency, except EUR 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 |
| | 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 below equivalent amount of HUF 20,000 | 0.21%, min. EUR 5.89, max. EUR 613.47 |
| | 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 |
| Domestic on telephone | In Bank, Normal in case of conversion to account in EEA member currency, except EUR 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, Normal in case of conversion to account in EEA member currency, except EUR above equivalent amount of HUF 20,000 for the portion exceeding | 0.42%, min. EUR 5.89, max. EUR 613.47 + 0.3% max. HUF 6,000 |

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| | equivalent amount of HUF 20,000 | |
| | 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 below equivalent amount of HUF 20,000 | 0.21%, min. EUR 5.89, max. EUR 613.47 |
| | 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 |
| Domestic on paper (at branch) | In Bank, Normal in case of conversion to account in EEA member currency, except EUR 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 |
| | In Bank, Normal in case of conversion to account in EEA member currency, except EUR 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 |
| | In Bank, In case of conversion between EEA member currencies: Normal up to equivalent amount of HUF 20,000 or above | 0.21%, min. EUR 5.89, max. EUR 613.47 |

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| | | equivalent amount of HUF 20,000 for the portion below equivalent amount of HUF 20,000 | |
| | | In Bank, Normal in case of conversion between EEA member currencies 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 |
| | Outside account provider in currency different from the currency of the payment account | Crediting EUR transfer from abroad, from the single euro zone Conversion fee | 0.21%, min. EUR 5.89, max. EUR 613.41 |
| | 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 | 0.21%, min. EUR 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] | - |
| | Main card first annual fee | [Unembossed Start CLEVERcard] | HUF 3,208 |
| | Main card annual fee from the second year | [Unembossed Start CLEVERcard] | HUF 3,208 |
| | Name of the debit card linked to payment account | [OneCard bankcard] | |
| | Main card application fee | [OneCard bankcard] | -- |

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| | Main card first annual fee | [OneCard bankcard] | HUF 5,743 |
| | Main card annual fee from the second year | [OneCard bankcard] | HUF 5,743 |
| | 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 5,687 |
| | Main card annual fee from the second year | [VISA Classic] | HUF 5,687 |
| | 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 18,040 |
| | Main card annual fee from the second year | [VISA Gold] | HUF 18,040 |
| 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 | | - |

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| 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)] | 0.50% + 0.6%, max. HUF 420,000 |
| | | [Valutabankjegy kifizetés] azonos devizanemben | 0.50% + 0.6%, max. HUF 420,000 |
| | | [Valutabankjegy kifizetés] eltérő devizanemben | 0.50% + 0.6%, max. HUF 420,000 |
| | With debit card from own ATM | Domestic HUF transactions from Raiffeisen ATM – standard fee | HUF 584 |
| | With debit card from other ATM | Domestic HUF transactions from other ATM – standard fee | HUF 584 |
| | With debit card at own 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 | 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 post office | | - | |
| Cash withdrawal abroad | With debit card from ATM operated by own account provider (group) | [Abroad ATM – in EEA state in EUR] | HUF 584 |
| | With debit card from other ATM | [Abroad ATM – in EEA state in EUR] | HUF 584 |

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| | With debit card from branch operated by own account provider (group) | [Abroad in branch] | EUR 9,01 |
| | With debit card at other branch | [Abroad in branch] | EUR 9,01 |
| | 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 cash deposit at own branch | [HUF deposits in banknotes] | 0.5% |
| | 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 | Service is not available | |
| | 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 316 |
| | Change of purchase limit on telephone | [Change of daily card usage limit] | HUF 316 |
| | Change of purchase limit on paper (at branch) | [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 |

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| | Change of ATM cash withdrawal limit on paper (at branch) | [Change of daily card usage limit] | HUF 316 |
| 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 1,234 / statement or advice |
| | | [Duplicates of statements and advices] for the period before the last 12 months | HUF 2,469 |
| | Certificate of coverage | [Certification of available balance] | HUF 1,227 |
| | Account balance certificate | | - |
| | Other certificate | [Certification of Other certificates issued by the Bank, Fees of other notifications] | HUF 1,227 |