

Fee Information Document



Name of the account provider:	Raiffeisen Bank Zrt.
Account name:	Premium Gold 2.0
Date:	25 October 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: <u>https://www.raiffeisen.hu/web/english/individuals/online-services/exchange-</u> <u>rates/retail</u>
- A glossary of the terms used in this document is available free of charge.

Service	Fee		
General account ser	vices		
Maintaining the account	Standard account maintenance and package fee with	Monthly fee	HUF 13,845
	electronic account statement	Total annual fee	HUF 166,140
	Standard account maintenance and package fee with paper	Monthly fee	HUF 13,845
	based account statement	Total annual fee	HUF 166,140
	Account closing fee		HUF 0
	Account package switching fee		HUF 0
	Annual interest rate		0.01%
	Unified Deposit Rate Index		0.01%

Internet herebing a state	late ment le problem de la 19		
Internet banking and	Internet banking, mobile		-
mobile app services	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 0/SMS
		[Mobil Banking Card Info automatically sent SMS]	HUF 0/SMS
	SMS service/package fee	[Mobil Banking Account Info] Monthly fee	HUF 202
		[Mobil Banking Account Info] Total annual fee	HUF 2,424
		[Mobil Banking Card Info] Monthly fee	HUF 202
		[Mobil Banking Card Info] Total annual fee	HUF 2,424
		[DirektNet login notification SMS service] Monthly fee	HUF 146
		[DirektNet login notification SMS service] Total annual f ee	HUF 1,752
Telephone banking service	Telephone banking service monthly fee and		-
	total annual fee Telephone banking service ad hoc fee		-
Payments (excludin	g cards)		
Sending money	Outside account provider	via Raiffeisen	HUF 0
within Hungary in HUF	electronically	DirektNet, myRaiffeisen mobileapplication, interbank up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000	
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication, interbank above HUF 20,000 for the portion exceeding HUF 20,000	HUF 0

1			
	Outside account provider on telephone	in Raiffeisen Direkt interbank above HUF 20,000 for the portion exceeding HUF 20,000	0.40% min. HUF 538, max. HUF 7,591 + 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	0.96% min. HUF 951, max. HUF 13,800 + 0.3%, max. HUF 10,000
	Within account provider electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication 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	HUF 0
	Within account provider on telephone	in Raiffeisen Direkt in- Bank above HUF 20,000 for the portion exceeding HUF 20,000	0.19%, min. HUF 399, max. HUF 7,591 + 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	0.52%, min. HUF 811, max. HUF 13,800 + 0.3%, max. HUF 10,000
Standing order	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	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 20,000 for the portion exceeding HUF 20,000	HUF 0
	In HUF Outside account provider, on telephone	in Raiffeisen Direkt above HUF 20,000 for the portion exceeding HUF 20,000	0.19%, min. HUF 399, max. HUF 7,591 + 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	0.52%, min. HUF 811, max. HUF 13,800 + 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	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 20,000 for the portion exceeding HUF 20,000	HUF 0
	In HUF Within account provider, on telephone	in Raiffeisen Direkt above HUF 20,000 for the portion exceeding HUF 20,000	0.19%, min. HUF 399, max. HUF 7,591 + 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	0.52%, min. HUF 811, max. HUF 13,800 + 0.3%, max. HUF 10,000
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	HUF 0
	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
Sending money in euro (SEPA)	International electronically	Standard fee via Raiffeisen DirektNet, myRaiffeisen mobileapplication	HUF 0
		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	0.40%, min. HUF 538, max. HUF 7,591 + 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	0.96%, min. HUF 951, max. HUF 13,800 + 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
	EUR payment in Bank- Conversion fee	0.06%. min. EUR 2.16. max. EUR 225.29
	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
Domestic on telephone	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
	EUR payment in Bank- Conversion fee	0.06%. min. EUR 2.16. max. EUR 225.29

		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
	Domestic on paper (at branch)	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
		EUR payment in Bank- Conversion fee	0.06%. min. EUR 2.16. max. EUR 225.29
		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
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 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

International on telephoneInterbank. in case of transfer out of EEA. in other currency. Standard fee in portion under equivalent amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR 174.30Interbank. in case of transfer out of HUF 20,000Interbank. in case of transfer out of PEA. in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR 0.27%. min. EUR 3.78. max. EUR 174.30International on paper (at branch)Interbank. in case of transfer out of EEA. in other currency. Standard fee in portion under equivalent amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR 174.30International 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 20,0000.27%. min. EUR 3.78. max. EUR 3.78. max			
transfer out of EEA. in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0003.87. max. EUR 174.30 + 0.3% max. HUF 10,000International on paper (at branch)Interbank. in case of transfer out of EEA. in other currency. Standard fee in portion under equivalent amount of HUF 20,0000.27%. min EUR 3.78. max. EUR 174.30International on paper (at branch)Interbank. in case of transfer out of EEA. in other currency. Standard fee in portion under equivalent amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000Interbank. in case of transfer out of EEA. in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000Domestic electronicallyInterbank. in case of transfer out of EEA. in other currency.Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000Domestic electronicallyInterbank. in case of transfer out of EEA. in other currency.Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR 3.7		transfer out of EEA. in other currency. Standard fee in portion under equivalent	3.78. max. EUR
3.78. max. EUR 174.30International on paper (at branch)Interbank. in case of transfer out of EEA. in other currency. Standard fee in portion under equivalent amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR 174.30Interbank. in case of 		transfer out of EEA. in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of	3.87. max. EUR 174.30 + 0.3%
branch) transfer out of EEA. in other currency. Standard fee in portion under equivalent amount of HUF 20,000 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 Conversion fee Domestic electronically Domestic ele		Conversion fee	3.78. max. EUR
transfer out of EEA. in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0003.78. max. EUR 174.30 + 0.3% max. HUF 10,000Conversion fee0.27%. min EUR 3.78. max. EUR 174.30Domestic electronicallyInterbank. in case of transfer out of EEA. in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0000.27%. min EUR 3.78. max. EUR 174.30Domestic electronicallyInterbank. in case of transfer out of EEA. in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000Interbank. in case of transfer out of EEA. in other currency0.27%. min. EUR 3.78. max. EUR 174.30	• • •	transfer out of EEA. in other currency. Standard fee in portion under equivalent	3.78. max. EUR
3.78. max. EUR 174.30Domestic electronicallyInterbank. in case of transfer out of EEA. in other currency.Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR max. HUF 10,000Interbank. in case of transfer out of EEA. in other currency0.27%. min. EUR 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000		transfer out of EEA. in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of	3.78. max. EUR 174.30 + 0.3%
transfer out of EEA. in other 3.78. max. EUR 174.30 + 0.3% currency.Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000 Interbank. in case of 0.27%. min. EUR transfer out of EEA. in other currency 174.30		Conversion fee	3.78. max. EUR
transfer out of EEA. in 3.78. max. EUR other currency 174.30	Domestic electronically	transfer out of EEA. in other currency.Standard fee. The second part applies to the portion exceeding equivalent	3.78. max. EUR 174.30 + 0.3%
		transfer out of EEA. in other currency	3.78. max. EUR

	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 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 2.161. 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
Crediting of foreign currency amounts	Outside account provider in currency corresponding to the currency of the payment account Outside account provider in currency different from the currency of the payment account	Conversion fee	HUF 0 0.27%, min. EUR 7.56, max. EUR 788.45
	Within account provider in currency corresponding to the currency of the payment account Within account provider in currency different from the currency of the payment account	Conversion fee	HUF 0 0.27%, min. EUR 7.56, max. EUR 788.45
Cards and cash			
Providing a debit card	Name of the debit card linked to payment account	[Premium Start CLEVERcard]	
	Main card application fee	[Premium Start CLEVERcard]	-
	Main card first annual fee	[Premium Start CLEVERcard]	HUF 0
	Main card annual fee from the second year	[Premium Start CLEVERcard]	HUF 7,796
	Name of the debit card linked to payment account	[OneCard bankcard]	
	Main card application fee	[OneCard bankcard]	-
	Main card first annual fee	[OneCard bankcard]	HUF 7,380
	Main card annual fee from the second year	[OneCard bankcard]	HUF 7,380
	Name of the debit card linked to payment account	[Mastercard Premium Gold bankcard]	
	Main card application fee	[Mastercard Premium Gold bankcard]	HUF 12,021

	Main card first annual fee	[Mastercard Premium Gold bankcard]	HUF 24,055
	Main card annual fee from the second year	[Mastercard Premium Gold bankcard]	HUF 24,055
	Name of the debit card linked to payment account	[Mastercard Premium Platina bankcard]	
	Main card application fee	[Mastercard Premium Platina bankcard]	HUF 18,038
	Main card first annual fee	[Mastercard Premium Platina bankcard]	HUF 31,275
	Main card annual fee from the second year	[Mastercard Premium Platina bankcard]	HUF 31,275
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	Purchases with debit card in Hungary		HUF 0
in Hungary	Purchases with credit card in Hungary		-

Purchases with	Purchases with debit		HUF 0
debit or credit cards	card abroad		
abroad			
	Purchases with credit		-
	card abroad		
Cash withdrawal in	Without bankcard at	[HUF payments (in	0.52%, min. HUF
Hungary	branch	banknotes and coins)]	727, max. HUF
			18,276 + 0.6%,
			max. HUF 420,000
	With debit card from own		
	ATM	Domestic HUF transactions from	0.80%, min. HUF 337
		Raiffeisen ATM –	001
		standard fee	
	With debit card from	Domestic HUF	1.60%, min. HUF
	other ATM	transactions from other	1,012/transaction
		ATM – standard fee	
	With debit card at own branch		-
	With debit card at other	[Domestic, not	HUF 693
	branch	Raiffeisen branch (HUF	1101 000
	Station	transaction)]	
		/1	
	With debit card at the	Domestic HUF	HUF 749
	post office	transactions from other	
		ATM and post office –	
		standard fee	
	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	With debit card from	[Abroad ATM – in EEA	1.60%, min. HUF
abroad	ATM operated by own	state in EUR]	1,012, max. HUF
	account provider (group)		4,067
	With debit card from	[Abroad ATM – in EEA	1.60%, min. HUF
	other ATM	state in EUR]	1,012, max. HUF
	With debit card from	[Abroad in branch]	4,067 EUR 11.58
	branch operated by own		
	account provider (group)		
	With debit card at other	[Abroad in branch]	EUR 11.58
	branch	-	
	With credit card from		-
	ATM operated by own		
	account provider (group)		
	With credit card from other ATM		-
I			

With credit card from	-
branch operated by own	
account provider (group)	
With credit card at other	-
branch	

Hungary ATM HUF ATM HUF cash deposit at own branch [HUF deposits in banknotes] HUF 0 HUF cash deposit at the post office on POS terminal - Dverdrafts and related services [Raiffeisen Overdraft] Arranged overdraft Name of the claimable overdraft Annual lending rate [Raiffeisen Overdraft] APR in the commercial communication fee 2% of the credit facility Potential nominal provisions Annual default interest rate MNB base rate + 16,9% surcharge Apranged overdraft Annual default interest rate 1,5)+3%, but max. 2% Other services Change of purchase limit electronically cord usage limit] MNB base rate + rate 39%, but max. Dther services Change of purchase limit on paper (at branch) [Change of daily card usage limit] HUF 406 Change of purchase limit on paper (at branch) [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on telephone [Change of daily card	O							
HUF cash deposit at own branch [HUF deposits in banknotes] HUF 0 HUF cash deposit at the post office on POS terminal - Overdrafts and related services - Arranged overdraft Name of the claimable overdraft [Railfeisen Overdraft] Annual lending rate MNB base rate+16,9% surcharge APR in the commercial communication 40,3% surcharge Credit scoring fee - Administration fee 2% of the credit facility Potential nominal provisions 0% Annual default interest rate Change of purchase limit electronically [Change of daily card usage limit] HUF 406 usage limit] Change of purchase limit on paper (at branch) [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on paper (at branch) [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on paper (at branch) [Change of daily card usage limit] HUF 406 usage limit] Sue of certificates Paper based copy of regular monthly bank [Change of daily card usage limit] HUF 406 usage limit]	Cash deposit in	HUF cash deposit at own		HUF 57 + 0.28%				
branch banknotes] HUF cash deposit at - other branch - HUF cash deposit at the post office on POS - Dverdrafts and related services - Arranged overdraft Name of the claimable overdraft [Raiffeisen Overdraft] Annual lending rate MNB base rate+16,9% APR in the commercial communication 40,3% Credit scoring fee - Administration fee 2% of the credit facility Potential nominal provisions 0% Annual default interest rate 39%, but max. Uher services - Limit change Change of purchase limit electronically [Change of daily card usage limit] HUF 406 Change of purchase limit on telephone change of purchase limit on paper (at branch) [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 telephone [Change of daily card usage limit] HUF 406 Susue of certificates Paper based copy of telustomer [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	nungary		[HI IF denosits in					
HUF cash deposit at other branch - HUF cash deposit at the post office on POS terminal - Dverdrafts and related services - Arranged overdraft Name of the claimable overdraft [Railfeisen Overdraft] Annual lending rate MNB base rate-16,9% APR in the commercial communication Credit scoring fee - Administration fee 2% of the credit facility Potential nominal provisions 0% Annual default interest rate 39%, but max. (lending rate% x 1,5)+3%, but max. 25% Other services - Limit change Change of purchase limit on telephone change of purchase limit on paper (at branch) [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on telephone Change of ATM cash withdrawal limit on paper (at branch) [Change of daily card usage limit] HUF 406 usage limit] Suse of certificates for the customer Paper based copy of regular monthly bank [Change of daily card usage limit] HUF 406 usage limit]								
other branch HUF cash deposit at the post office on POS terminal - Overdrafts and related services - Arranged overdraft Annual lending rate Name of the claimable overdraft Annual lending rate [Raiffeisen Overdraft] claimable overdraft Annual lending rate MNB base rate+16,9% surcharge APR in the commercial communication Credit scoring fee - Administration fee 2% of the credit facility Potential nominal provisions 0% Annual default interest rate MNB base rate + rate Uther services - Limit change Change of purchase limit electronically [Change of daily card usage limit] HUF 406 usage limit] Change of purchase limit on telephone on telephone [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 Suge of ATM cash withdrawal limit on paper (at branch) [Change of daily card usage limit] HUF 406 sage limit] Change of ATM cash withdrawal limit on paper (at branch) [Change of daily card usage limit] HUF 406				-				
post office on POS terminal Overdrafts and related services Arranged overdraft Name of the claimable overdraft Annual lending rate (Raiffeisen Overdraft) Claimable overdraft Annual lending rate APR in the commercial communication 40,3% Credit scoring fee - Administration fee 2% of the credit facility Potential nominal provisions 0% Annual default interest rate MNB base rate + rate Unit change Change of purchase limit electronically (Raiffeisen Overdraft facility potential nominal 0% Dther services Change of purchase limit on telephone [Change of daily card usage limit] HUF 406 Limit change Change of purchase limit on telephone [Change of daily card usage limit] HUF 406 Change of purchase limit on telephone [Change of daily card usage limit] HUF 406 Change of ATM cash withdrawal limit usage limit] (Change of daily card usage limit] HUF 406 Change of ATM cash withdrawal limit on usage limit] Echange of ATM cash withdrawal limit on usage limit] HUF 406 Sub of Certificates Paper based copy of [Change of daily card usage limit] HUF 406 Sub of Certificates								
iterminal Dverdrafts and related services Arranged overdraft Name of the claimable overdraft [Raiffeisen Overdraft] Annual lending rate MNB base rate+16,9% surcharge APR in the commercial communication Credit scoring fee 40,3% Credit scoring fee - Administration fee 2% of the credit facility Potential nominal provisions 0% Annual default interest rate 39%, but max. (lending rate% x 1,5)+3%, but max. Other services Change of purchase limit electronically [Change of daily card usage limit] HUF 406 usage limit] Change of purchase limit on paper (at branch) [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit electronically [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 Sub of Certificates Paper based copy of regular monthly bank [Change of daily card usage limit] HUF 406		HUF cash deposit at the		-				
Overdrafts and related services Arranged overdraft Name of the claimable overdraft Annual lending rate [Raiffeisen Overdraft] (Raiffeisen Overdraft] Annual lending rate MNB base rate+16,9% surcharge APR in the commercial communication Credit scoring fee 40,3% Administration fee 2% of the credit facility Potential nominal provisions 0% Annual default interest rate 39%, but max. (lending rate% x 1,5)+3%, but max. 25% Other services Change of purchase limit electronically [Change of daily card usage limit] HUF 406 Change of purchase limit on telephone 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 telephone [Change of daily card usage limit] HUF 406 Sub of Certificates Paper based copy of regular monthly bank [Duplicates of statements and HUF 1,585 /								
Arranged overdraft Name of the claimable overdraft [Raiffeisen Overdraft] Annual lending rate MNB base rate+16,9% surcharge APR in the commercial communication 40,3% communication Credit scoring fee - Administration fee 2% of the credit facility Potential nominal provisions 0% Annual default interest rate MNB base rate + rate Other services MNB base rate + rate Limit change Change of purchase limit on telephone [Change of daily card usage limit] Change of purchase limit on telephone [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 Susge if Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 Susge if Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 Susge if Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 Susge if Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406		terminal						
claimable overdraft Annual lending rate APR in the commercial communication Credit scoring fee Administration fee Administration fee Administration fee Administration fee Administration fee Administration fee Administration fee Annual default interest rate MNB base rate + rate MNB base rate + rate Change of purchase limit on telephone Change of purchase limit Change of daily card usage limit] Change of ATM cash withdrawal limit on telephone Change of ATM cash withdrawal limit on	Overdrafts and related services							
Annual lending rate MNB base rate+16,9% surcharge APR in the commercial communication Credit scoring fee 40,3% 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 Imit change Limit change Change of purchase limit electronically Change of purchase limit on telephone to netephone [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit telephone [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on telephone [Change of daily card usage limit] HUF 406 HUF 406 Ssue of certificates for the customer Paper based copy of regular monthly bank [Change of daily card usage limit] HUF 406	Arranged overdraft	Name of the	[Raiffeisen Overdraft]					
APR in the commercial communication rate+16,9% surcharge APR in the commercial communication 40,3% Credit scoring fee - Administration fee 2% of the credit facility Potential nominal provisions 0% Annual default interest rate MNB base rate + age limit 0% Dther services MNB base rate + Limit change Change of purchase limit electronically IChange of daily card usage limit] Change of purchase limit on telephone IChange of daily card HUF 406 Change of ATM cash withdrawal limit electronically usage limit] Change of ATM cash withdrawal limit on paper (at branch) usage limit] Change of ATM cash withdrawal limit on usage limit] US age limit] Change of ATM cash withdrawal limit on usage limit] HUF 406 Change of ATM cash withdrawal limit on usage limit] HUF 406 Change of ATM cash withdrawal limit on usage limit] HUF 406 Change of ATM cash withdrawal limit on usage limit] HUF 406 Change of ATM cash withdrawal limit on usage limit] HUF 406 Change of ATM cash withdrawal limit on paper (at branch) usage limit] Subphone Change of daily card HUF 406								
APR in the commercial communication Surcharge 40,3% communication 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. (lending rate% x 1,5)+3%, but max. 25% Other services Example of purchase limit on telephone [Change of daily card usage limit] HUF 406 usage limit] Change of purchase limit on paper (at branch) [Change of daily card usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit usage limit] [Change of daily card HUF 406 usage limit] HUF 406 usage limit] Change of ATM cash withdrawal limit on usage limit] [Change of daily card HUF 406 usage limit] HUF 406 usage limit] Susue of certificates [Change of ATM cash (Change of daily card HUF 406 withdrawal limit on usage limit] HUF 406 usage limit] change of ATM cash withdrawal limit on usage limit] [Change of daily card HUF 406 withdrawal limit on usage limit] change of ATM cash withdrawal limit on paper (at branch) [Change of daily card HUF 406 withdrawal limit on usage limit] change of ATM cash withdrawal limit on usage limit] HUF 406 usage limit] change of ATM cash withdrawal limit on paper (at branch) Usage limit]		Annual lending rate						
APR in the commercial communication 40,3% Credit scoring fee - Administration fee 2% of the credit facility Potential nominal provisions 0% Annual default interest rate 39%, but max. (lending rate% x 1,5)+3%, but max. (lending rate% x 1,5)+3%, but max. 25% Other services Example Limit change Change of purchase limit electronically [Change of daily card usage limit] Change of purchase limit on telephone [Change of daily card dily								
communication Credit scoring fee-Administration fee2% of the credit facility Potential nominal provisions Annual default interest rate2% of the credit facility 0% provisions Annual default interest rateOther servicesMNB base rate + rateLimit changeChange of purchase limit electronically Change of purchase limit on telephone on paper (at branch)[Change of daily card usage limit] [Change of daily cardHUF 406 HUF 406 usage limit] [Change of daily card usage limit]Change of ATM cash withdrawal limit telephone Change of ATM cash withdrawal limit on telephone Change of ATM cash withdrawal limit on paper (at branch)[Change of daily card usage limit]HUF 406 usage limit]Ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements and statements andHUF 1,585/ statements and		APP in the commercial		0				
Credit scoring fee-Administration fee2% of the credit facilityPotential nominal provisions0%Annual default interest rateMNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25%Other servicesImit changeChange of purchase limit electronically Change of purchase limit on telephone Change of purchase limit on paper (at branch) Change of ATM cash withdrawal limit electronically[Change of daily card usage limit] (Change of daily card usage limit] (Change of daily card usage limit] (Change of ATM cash withdrawal limit on paper (at branch)[Change of daily card usage limit] (Change of ATM cash withdrawal limit on usage limit]HUF 406 usage limit] (Change of daily card usage limit]Ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585/ statement or				40,376				
Potential nominal provisions Annual default interest rateMNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25%Other servicesChange of purchase limit electronically Change of purchase limit on telephone Change of ATM cash withdrawal limit on telephone[Change of daily card usage limit] (Change of daily card usage limit] (Change of daily card usage limit]HUF 406 usage limit] (Change of daily card usage limit]Change of ATM cash withdrawal limit on telephone[Change of daily card usage limit] (Change of daily card usage limit]HUF 406 usage limit] (Change of daily card usage limit]Ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585/ statement or				-				
Potential nominal provisions Annual default interest rateMNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25%Other servicesChange of purchase limit electronically Change of purchase limit on telephone Change of ATM cash withdrawal limit on telephone[Change of daily card usage limit] (Change of daily card usage limit] (Change of daily card usage limit]HUF 406 usage limit] (Change of daily card usage limit]Change of ATM cash withdrawal limit on telephone[Change of daily card usage limit] (Change of daily card usage limit]HUF 406 usage limit] (Change of daily card usage limit]Ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585/ statement or		Administration fee		2% of the credit				
Potential nominal provisions Annual default interest0% provisions Annual default interest0% provisions Annual default interestAnnual default interestMNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25%Other servicesChange of purchase limit electronically[Change of daily card usage limit] (Change of purchase limit (Change of daily card usage limit] (Change of purchase limit (Change of daily card usage limit] (Change of purchase limit (Change of daily card usage limit] (Change of ATM cash (Change of daily card usage limit] (Change of ATM cash uthdrawal limit on usage limit] (Change of ATM cash (Change of daily card usage limit] (Change of ATM cash uthdrawal limit on usage limit] (at branch)HUF 406 usage limit] (At branch)ssue of certificates for the customerPaper based copy of regular monthly bank statements andHUF 1,585 / statement or								
provisions Annual default interest rateMNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25%Other servicesEmail (lending rate% x 1,5)+3%, but max. 25%Dimit changeChange of purchase limit electronically Change of purchase limit (Change of purchase limit] Change of purchase limit (Change of daily card usage limit] Change of daily card usage limit] Change of daily card HUF 406 usage limit] Change of ATM cash electronically Change of ATM cash withdrawal limit electronically Change of ATM cash withdrawal limit on usage limit] Change of daily card usage limit] HUF 406 withdrawal limit on usage limit] HUF 406 withdrawal limit on usage limit]HUF 406 HUF 406 usage limit] HUF 406 usage limit]ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statement or		Potential nominal		•				
rate39%, but max. (lending rate% x 1,5)+3%, but max. 25%Other servicesChange of purchase limit electronically[Change of daily card usage limit]HUF 406 electronicallyLimit changeChange of purchase limit on telephone[Change of daily card usage limit]HUF 406 usage limit]Change of purchase limit on telephone[Change of daily card usage limit]HUF 406 usage limit]Change of purchase limit on paper (at branch)[Change of daily card usage limit]HUF 406 usage limit]Change of ATM cash withdrawal limit telephone[Change of daily card usage limit]HUF 406 withdrawal limit usage limit]Change of ATM cash withdrawal limit on usage limit][Change of daily card usage limit]HUF 406 withdrawal limit on usage limit]Ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statement or								
(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 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 [Change of daily card usage limit] HUF 406 Withdrawal limit usage limit] Usage limit] HUF 406 Change of ATM cash [Change of daily card usage limit] HUF 406 Change of ATM cash [Change of daily card usage limit] HUF 406 Withdrawal limit usage limit] Usage limit] HUF 406 Withdrawal limit on usage limit] Usage limit] HUF 406 Withdrawal limit on usage limit] Usage limit] HUF 406 Withdrawal limit on usage limit] Usage limit] HUF 406 Withdrawal limit on usage limit] Usage limit] HUF 406 Ssue of certificates Paper based copy of [Change of daily card usage limit] HUF 406 Statements and Statement or Statement or		Annual default interest		MNB base rate +				
1,5)+3%, but max. 25% Other services Limit change 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 [Change of daily card usage limit] HUF 406 Change of ATM cash [Change of daily card usage limit] HUF 406 Change of ATM cash [Change of daily card usage limit] HUF 406 Change of ATM cash [Change of daily card usage limit] HUF 406 Withdrawal limit usage limit] usage limit] HUF 406 Vithdrawal limit on usage limit] usage limit] HUF 406 Ssue of certificates Paper based copy of [Change of daily card usage limit] HUF 406 Ssue of certificates Paper based copy of regular monthly bank [Duplicates of the customer] HUF 1,585 / statement or		rate						
Other services Limit change 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 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 [Change of daily card usage limit] HUF 406 Change of ATM cash withdrawal limit on usage limit] HUF 406 Change of ATM cash withdrawal limit on usage limit] HUF 406 Ssue of certificates for the customer Paper based copy of regular monthly bank [Duplicates of statements and HUF 1,585 / statement or								
Other servicesLimit changeChange of purchase limit electronically[Change of daily card usage limit]HUF 406 usage limit]Change of purchase limit on telephone[Change of daily card usage limit]HUF 406 usage limit]Change of purchase limit on paper (at branch)[Change of daily card usage limit]HUF 406 usage limit]Change of ATM cash withdrawal limit electronically[Change of daily card usage limit]HUF 406 usage limit]Change of ATM cash withdrawal limit on telephone[Change of daily card usage limit]HUF 406 usage limit]Ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statement or								
Limit changeChange of purchase limit electronically[Change of daily card usage limit] [Change of purchase limit on telephone Change of purchase limit On telephone Change of purchase limit (Change of purchase limit) Change of purchase limit (Change of purchase limit) (Change of ATM cash electronically Change of ATM cash (Change of daily card (Change of daily card usage limit] electronically Change of ATM cash (Change of daily card usage limit] (Change of ATM cash withdrawal limit on telephone Change of ATM cash (Change of ATM cash withdrawal limit on telephone Change of ATM cash (Change of daily card usage limit]HUF 406 HUF 406 wase limit]ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statement or	Other services			23%				
electronicallyusage limit]Change of purchase limit[Change of daily cardHUF 406on telephoneusage limit]HUF 406Change of purchase limit[Change of daily cardHUF 406on paper (at branch)usage limit]HUF 406Change of ATM cash[Change of daily cardHUF 406withdrawal limitusage limit]HUF 406electronicallyChange of ATM cash[Change of daily cardHUF 406withdrawal limitusage limit]electronicallyHUF 406Change of ATM cash[Change of daily cardHUF 406withdrawal limit onusage limit]telephoneChange of ATM cash[Change of daily cardHUF 406withdrawal limit onusage limit]telephoneChange of ATM cash[Change of daily cardHUF 406withdrawal limit on paperusage limit]telephoneChange of ATM cash[Change of daily cardHUF 406withdrawal limit on paperusage limit]telephoneChange of ATM cash[Change of daily cardHUF 406withdrawal limit on paperusage limit]telephoneChange of certificatesPaper based copy of[Duplicates ofHUF 1,585 /for the customerregular monthly bankstatements andstatement or		Ohan na af much a a limit						
Change of purchase limit on telephone[Change of daily card usage limit]HUF 406 usage limit]Change of purchase limit on paper (at branch)[Change of daily card usage limit]HUF 406 usage limit]Change of ATM cash withdrawal limit electronically Change of ATM cash withdrawal limit on telephone[Change of daily card usage limit]HUF 406 usage limit]Ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statements and	Limit change			HUF 406				
on telephoneusage limit]Change of purchase limit[Change of daily cardHUF 406on paper (at branch)usage limit]HUF 406Change of ATM cash[Change of daily cardHUF 406withdrawal limitusage limit]electronicallyChange of ATM cash[Change of daily cardHUF 406withdrawal limit onusage limit]tusage limit]telephoneChange of ATM cash[Change of daily cardHUF 406withdrawal limit onusage limit]telephoneHUF 406Change of ATM cash[Change of daily cardHUF 406withdrawal limit on paperusage limit]telephoneChange of ATM cash[Change of daily cardHUF 406withdrawal limit on paperusage limit]tusage limit]ssue of certificatesPaper based copy of[Duplicates ofHUF 1,585 /for the customerPaper based copy ofregular monthly bankstatements andstatement or				HUF 406				
on paper (at branch)usage limit]Change of ATM cash[Change of daily cardHUF 406withdrawal limitusage limit]electronicallyChange of ATM cash[Change of daily cardHUF 406Withdrawal limit onusage limit]telephoneHUF 406Change of ATM cash[Change of daily cardHUF 406withdrawal limit onusage limit]telephoneChange of ATM cash[Change of daily cardHUF 406withdrawal limit on paperusage limit]usage limit](at branch)usage limit]usage limit]ssue of certificatesPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statement or			usage limit]					
Change of ATM cash withdrawal limit electronically Change of ATM cash withdrawal limit on telephone Change of ATM cash withdrawal limit on telephone Change of ATM cash (Change of daily card usage limit] telephone Change of ATM cash withdrawal limit on telephone Change of ATM cash (at branch)[Change of daily card usage limit] usage limit]HUF 406 HUF 406 usage limit]ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statement or		0		HUF 406				
withdrawal limitusage limit]electronicallyChange of ATM cash[Change of daily cardHUF 406withdrawal limit onusage limit]telephoneHUF 406Change of ATM cash[Change of daily cardHUF 406change of ATM cash[Change of daily cardHUF 406withdrawal limit on paperusage limit]usage limit](at branch)Paper based copy of[Duplicates ofHUF 1,585 / statement or			. .					
electronically Change of ATM cash [Change of daily card HUF 406 withdrawal limit on usage limit] telephone Change of ATM cash [Change of daily card HUF 406 withdrawal limit on paper (at branch) Ssue of certificates for the customer Paper based copy of regular monthly bank statements and thur thur thur thur thur thur thur thur		0		HUF 406				
Change of ATM cash withdrawal limit on telephone Change of ATM cash withdrawal limit on telephone Change of ATM cash withdrawal limit on paper (at branch)[Change of daily card usage limit]HUF 406 HUF 406 usage limit]ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statement or			usage limitj					
withdrawal limit on telephone Change of ATM cash withdrawal limit on paper (at branch)usage limit] (Change of daily card usage limit]HUF 406 HUF 406ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statement or			[Change of daily card					
telephone Change of ATM cash [Change of daily card HUF 406 withdrawal limit on paper usage limit] usage limit] (at branch) Paper based copy of regular monthly bank [Duplicates of statements and HUF 1,585 / statement or								
Change of ATM cash withdrawal limit on paper (at branch)[Change of daily card usage limit]HUF 406ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statement or								
withdrawal limit on paper (at branch) usage limit] ssue of certificates for the customer Paper based copy of regular monthly bank [Duplicates of statements and		•	[Change of daily card	HUF 406				
(at branch)ssue of certificates for the customerPaper based copy of regular monthly bank[Duplicates of statements andHUF 1,585 / statement or								
for the customerregular monthly bankstatements andstatement or		(at branch)						
o ,	Issue of certificates			-				
advices] for the last advice	for the customer	regular monthly bank						
advices for the last advice		l	advices] for the last	advice				

account statement sent by postal service	12months (For paper based statement holder customers)	
	[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