

## **Fee Information Document**



Name of the account provider:	Raiffeisen Bank Zrt.
Account name:	Premium Gold 2.0
Date:	20 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: <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 benking and	Internet heading makile		
Internet banking and mobile app services	Internet banking, mobile app and online services		-
mobile app 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] <b>Total annual fee</b>	HUF 2,424
		[Mobil Banking Card Info] Monthly fee	HUF 202
		[Mobil Banking Card Info] <b>Total annual fee</b>	HUF 2,424
		[DirektNet login notification SMS service] Monthly fee	HUF 146
		[DirektNet login notification SMS service] <b>Total annual</b> fee	HUF 1,752
Telephone banking service	Telephone banking service monthly fee and		-
	total annual fee Telephone banking service ad hoc fee		-
Payments (excludin			
		via Doiffaiaan	HUF 0
Sending money within Hungary in HUF	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	HOF U
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank above HUF	HUF 0

		20,000 for the portion exceeding HUF 20,000	
	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, 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	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

	provider, on telephone	above HUF 20,000 for the portion exceeding HUF 20,000	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 (
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 20,000 for the portion exceeding HUF 20,000	HUF (
	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 (
	In HUF Outside account provider, on telephone	in Raiffeisen Direkt	HUF (
	In HUF Outside account provider, on paper (at branch)	at branch	HUF (
	In HUF Within account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	HUF (
	In HUF Within account provider, on telephone	in Raiffeisen Direkt	HUF (
	In HUF Within account provider, on paper (at branch)	at branch	HUF (
Sending money in euro (SEPA)	International electronically	Standard fee via Raiffeisen DirektNet, myRaiffeisen mobileapplication	HUF (

	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 telephone	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 3.87. 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. 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
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
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Interbank. in case of transfer out of EEA. in other currency Conversion fee0.27%. min. EUR 3.78. max. EUR 174.30In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0000.19%. min. EUR 5.39. max. EUR 187.73 + 0.3%. max. HUF 10,000Domestic on telephoneInterbank. in case of transfer out of EEA. in other currency.Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,0000.06%. min. EUR 5.39. max. EUR 174.30 + 0.3% max. HUF 10,000Domestic on telephoneInterbank. in case of transfer out of EEA. in other currency.Standard fee. The second part amount of HUF 20,0000.27%. min. EUR 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000Domestic on paper (at branch)Interbank. in case of transfer out of EEA. in other currency Conversion fee0.19%. min. EUR 3.78. max. EUR 174.30Domestic 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 20,0000.06%. min. EUR 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000Domestic 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. m			
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transfer out of EEA. in 3.78. max. EUR other currency 174.30 Conversion fee In Bank. Standard fee. 0.19%. min. EUR		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

		applies to the portion exceeding equivalent amount of HUF 20,000	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		HUF 0
	Outside account provider in currency different from the currency of the payment account	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	Conversion fee	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

	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		-

debit or credit cards in Hungary       card in Hungary       -         Purchases with debit card in Hungary       -       -         Purchases with debit card abroad       -       -         Cash withdrawal in Hungary       Without bankcard at branch       [HUF payments (in banknotes and coins)]       0.52%, min. HUF 727, max. HUF 727,	Purchases with	Purchases with debit		HUF 0
in Hungary Purchases with credit card in Hungary Purchases with debit cards abroad Purchases with debit card abroad Purchases with debit card abroad Purchases with credit card abroad Cash withdrawal in Hungary With debit card from own ATM With debit card at other branch With debit card at other branch With debit card at the post office With credit card at other branch With credit card at other branch With credit card at other branch With debit card at other branch With credit card at other branch With debit card at other branch With debit card at other branch With credit card at other branch With debit card at other branch With debit card from other ATM (Abroad ATM – in EEA 1.60%, min. HUF 1.012, max. HUF 4.067 (Abroad ATM – in EEA 1.60%, min. HUF 1.012, max. HUF 4.067 With debit card from other ATM (Abroad ATM – in EEA 1.60%, min. HUF 1.012, max. HUF 4.067 With debit card from other ATM (Abroad ATM – in EEA 1.60%, min. HUF 1.012, max. HUF 1.012,				
Purchases with redit card in Hungary       HUF output         Purchases with debit or credit cards abroad       Purchases with credit card abroad       HUF output         Cash withdrawal in Hungary       Without bankcard at branch       [HUF payments (in banknotes and coins)]       0.52%, min. HUF 727, max. HUF 420,000         With debit card from own ATM       Domestic HUF ransactions from standard fee       0.80%, min. HUF 18,276 + 0.6%, max. HUF 420,000         With debit card from other ATM       Domestic HUF transactions from other ATM = standard fee       1.60%, min. HUF 1,012/transaction ATM = standard fee         With debit card at other branch       Domestic HUF transactions from other ATM = standard fee       1.60%, min. HUF 1,012/transaction         With debit card at other branch       Domestic HUF transactions from other ATM and post office - standard fee       HUF 749 transactions from other ATM and post office - standard fee         With credit card at the post office       Onestic HUF transaction from other ATM and post office - standard fee       HUF 749 transaction from other ATM and post office - standard fee         Cash withdrawal abroad       With credit card at other branch       - With credit card at other branch       - With credit card at other branch       - With credit card at the post office         Cash withdrawal abroad       With debit card from other ATM       [Abroad ATM - in EEA tate in EUR]       1.60%, min. HUF 1,012, max. HUF 4,067         With debit card from other ATM		g		
Purchases with debit or credit cards abroad         Purchases with debit card abroad         HUF 0           Cash withdrawal in Hungary         Purchases with credit card abroad         -         -           Cash withdrawal in Hungary         Without bankcard at branch         [HUF payments (in branch         0.52%, min. HUF 727, max. HUF 18,276 + 0.6%, max. HUF 420,000           With debit card from own ATM         Domestic HUF transactions from standard fee         0.80%, min. HUF 1,012/transaction 1,012/transaction ATM         0.80%, min. HUF 1,012/transaction ATM           With debit card from other ATM         Domestic HUF transactions from other ATM         1.60%, min. HUF 1,012/transaction ATM         1.60%, min. HUF 1,012/transaction ATM           With debit card at other branch         Domestic HUF transactions from other ATM and post office         HUF 749 transactions from other ATM and post office           With credit card from own ATM         With credit card from own ATM         -           With credit card from other ATM         -           With debit card from other ATM         -           With credit card from other ATM         -           With debit card from other ATM         -           With debit card from other ATM         - </th <th></th> <th>Purchases with credit</th> <th></th> <th>-</th>		Purchases with credit		-
debit or credit cards abroad       card abroad         Purchases with credit card abroad       -         Cash withdrawal in Hungary       Without bankcard at branch       [HUF payments (in banknotes and coins)]       0.52%, min. HUF 727, max. HUF 18,276 + 0.6%, max. HUF 420,000         With debit card from own ATM       Domestic HUF transactions from standard fee       0.80%, min. HUF 1,012/transaction ATM - standard fee         With debit card from other ATM       Domestic, not branch       1.60%, min. HUF transactions from other ATM - standard fee         With debit card at other branch       IDomestic, not With debit card at other branch       1.60%, min. HUF transactions from other ATM - standard fee         With debit card at other branch       IDomestic, not Raiffeisen branch (HUF transactions from other ATM and post office - standard fee       HUF 749 transactions form other ATM and post office - standard fee         With credit card from other ATM With credit card from other ATM With credit card from other ATM With credit card from tranch       - transaction form other ATM operated by own account provider (group)       1.60%, min. HUF toreal tere FATM         Cash withdrawal abroad       ATM operated by own account provider (group)       [Abroad ATM – in EEA tate in EUR]       1.60%, min. HUF toreal tere fully		card in Hungary		
abroad       Purchases with credit       -         Cash withdrawal in Hungary       Without bankcard at branch       [HUF payments (in banknotes and coins)]       0.52%, min. HUF 727, max. HUF 18,276 + 0.6%, max. HUF 420,000         With debit card from own ATM       Domestic HUF transactions from Raiffeisen ATM - standard fee       0.80%, min. HUF 1,012/transaction ATM - standard fee         With debit card at other branch       With debit card at other branch       Domestic, not Raiffeisen branch (HUF transactions from other ATM - standard fee         With debit card at other branch       With debit card at other branch       Domestic, not Raiffeisen branch (HUF transaction)]         With debit card at other branch       Domestic HUF transactions from other ATM and post office - standard fee         With credit card from own ATM with credit card from own ATM with credit card at other branch       Domestic HUF transactions from other ATM and post office - standard fee         With credit card from own ATM with credit card at other branch       -         With credit card from own ATM with credit card at other branch       -         With credit card from own ATM       -         With credit card from own ATM       -         With debit card from own ATM       -         With debit card from own ATM       -         With debit card from own ATM       -         With credit card from own office ATM       -         Ate in	Purchases with	Purchases with debit		HUF 0
Purchases with credit card abroad	debit or credit cards	card abroad		
Cash withdrawal in Hungary       Without bankcard at branch       [HUF payments (in banknotes and coins)]       0.52%, min. HUF 727, max. HUF 18,276 + 0.6%, max. HUF 420,000         With debit card from own ATM       Domestic HUF transactions from transactions from other ATM       0.80%, min. HUF 337         With debit card from other ATM       Domestic HUF transactions from other ATM       1.60%, min. HUF 1,012/transaction ATM         With debit card at own branch       Domestic, not transactions from other ATM       1.60%, min. HUF 1,012/transaction ATM         With debit card at other branch       [Domestic, not transaction]]       1.60%, min. HUF 1,012/transaction ATM         With debit card at other branch       [Domestic, not transaction]]       HUF 693         With debit card at other post office       Domestic HUF transaction]       HUF 749         With credit card from other ATM       Domestic HUF transactions from other ATM and post office – standard fee       HUF 749         With credit card at other branch       - other ATM       - other ATM       - other ATM         With credit card at other branch       - other ATM       - other ATM       - other ATM         With credit card at other branch       - other ATM       - other ATM       - other ATM       - other ATM         With debit card from other ATM       [Abroad ATM – in EEA 1.60%, min. HUF 4.067       - 0.60%, min. HUF 1.012, max. HUF         Cash withd	abroad			
Cash withdrawal in Hungary       Without bankcard at branch       [HUF payments (in banknotes and coins)]       0.52%, min. HUF 727, max. HUF 18,276 + 0.6%, max. HUF 420,000         With debit card from own ATM       Domestic HUF transactions from Raiffeisen ATM - standard fee       0.80%, min. HUF 1,012/transaction 100,00%, min. HUF 1,012/transaction 100,00%, min. HUF 1,012/transaction 100,00%, min. HUF 1,012/transaction 100,00%, min. HUF 10,012/transaction 1				-
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 Raiffeisen ATM – standard fee       0.80%, min. HUF 1,012/transaction Transactions from other ATM – standard fee         With debit card at own branch       Domestic HUF transactions from other ATM – standard fee       1.60%, min. HUF 1,012/transaction         With debit card at other branch       Domestic AUF transactions from other ATM and post office       1.60%, min. HUF 1,012/transaction         With debit card at other branch       Domestic HUF transactions from other ATM and post office – standard fee       1.60%, min. HUF 1,012/transaction         With credit card at the post office       Domestic HUF transactions from other ATM and post office – standard fee       HUF 749 transactions from other ATM and post office – standard fee         With credit card from other ATM With credit card at other branch       Mith credit card from other ATM       - state in EUR]         With debit card at the post office       State in EUR]       1.60%, min. HUF 1,012, max. HUF 4,067         Cash withdrawal abroad       With debit card from other ATM       [Abroad ATM – in EEA state in EUR]       1.60%, min. HUF 1,012, max. HUF 4,067         With debit card from other ATM       [Abroad ATM – in EEA state in EUR]       1.60%, min. HUF 1,012, max. HUF 4,067				
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ATM       transactions from Raiffeisen ATM – standard fee       337         With debit card from other ATM       Domestic HUF transactions from other ATM – standard fee       1.60%, min. HUF 1,012/transaction         With debit card at other branch       Domestic, not branch       IDomestic, not Raiffeisen branch (HUF transaction)]       1.60%, min. HUF 1,012/transaction         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       HUF 749         With credit card from own ATM       - with credit card at own branch       - with credit card at other branch       - own ATM         With credit card at other branch       - with credit card at other branch       - with credit card at other branch       - own account provider (group)         With debit card from other ATM       [Abroad ATM – in EEA state in EUR]       1.60%, min. HUF 1,012, max. HUF 4,067         With debit card from other ATM       [Abroad ATM – in EEA state in EUR]       1.60%, min. HUF 1,012, max. HUF 4,067		With debit card from own	Domestic HUE	0.80% min HUE
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4,067 With debit card from [Abroad in branch] EUR 11.58 branch operated by own account provider (group)			-	
With debit card from branch operated by own account provider (group)[Abroad in branch]EUR 11.58				
branch operated by own account provider (group)		With debit card from	[Abroad in branch]	
account provider (group)			. ,	
With debit card at other [Abroad in branch] ELIR 11.58				
		With debit card at other	[Abroad in branch]	EUR 11.58
branch		branch		

	With credit card from ATM operated by own account provider (group) With credit card from other ATM With credit card from branch operated by own account provider (group) With credit card at other branch	- - -
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Cash deposit in Hungary	HUF cash deposit at own		HUF 57 + 0.28%		
	HUF cash deposit at own	[HUF deposits in	HUF 0		
	branch HUF cash deposit at	banknotes]	-		
	other branch				
	HUF cash deposit at the		-		
	post office on POS terminal				
Overdrafts and related services					
Arranged overdraft	Name of the	[Raiffeisen Overdraft]			
	claimable overdraft Annual lending rate		MNB base		
			rate+16,9%		
			surcharge		
	APR in the commercial		38,6%		
	communication Credit scoring fee				
	, C				
	Administration fee		2% of the credit facility		
	Potential nominal		0%		
	provisions				
	Annual default interest		MNB base rate +		
	rate		39%, but max. (lending rate% x		
			1,5)+3%, but max.		
			25%		
Other services					
Limit change	Change of purchase limit	[Change of daily card	HUF 406		
	electronically Change of purchase limit	usage limit] [Change of daily card	HUF 406		
	on telephone	usage limit]			
	Change of purchase limit	[Change of daily card	HUF 406		
	on paper (at branch)	usage limit]			
	Change of ATM cash withdrawal limit	[Change of daily card usage limit]	HUF 406		
	electronically	usaye minij			
	Change of ATM cash	[Change of daily card	HUF 406		
	withdrawal limit on telephone	usage limit]			
	lieiehnone				

	Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 406
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 1,585 / 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