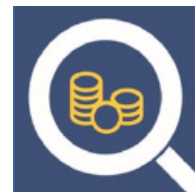


## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.  
**Account name:** Premium Banking  
**Date:** 26 November 2025

- 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 15,555  |
|                          |   | Total annual fee | HUF 186,660 |
|                          | Standard account maintenance and package fee with paper based account statement | Monthly fee      | HUF 15,555  |
|                          |   | Total annual fee | HUF 186,660 |
|                          | Account closing fee within 6 months   |                  | HUF 5,000   |
|                          | Account closing fee beyond 6 months   |                  | HUF 0       |
|                          | Account package switching fee   |                  | HUF 0       |
|                          |   |                  |             |

|   |   |   |  |
|---|---|---|--|
|   | Annual interest rate  |   | 0.01%  |
|   | Unified Deposit Rate Index  |   | 0.01%  |
| <b>Internet banking and mobile app services</b> | Internet banking, mobile app and online services monthly and annual fee   |   | -  |
| <b>SMS service</b>                              | Verification SMS fee (piece)<br>Notification/other SMS fee (piece)<br><br>SMS service/package fee<br><br><br><br><br><br><br><br> | <br>[Mobil Banking Account Info automatically sent SMS]<br><br>[Mobil Banking Card Info automatically sent SMS]<br><br>[Mobil Banking Account Info] Monthly fee<br><br>[Mobil Banking Account Info] <b>Total annual fee</b><br><br>[Mobil Banking Card Info] Monthly fee<br><br>[Mobil Banking Card Info] <b>Total annual fee</b><br><br>[DirektNet login notification SMS service] Monthly fee<br><br>[DirektNet login notification SMS service] <b>Total annual fee</b> | <br>HUF 41/SMS<br><br>HUF 41/SMS<br><br>HUF 207<br><br>HUF 2,484<br><br>HUF 0<br><br>HUF 0<br><br>HUF 177<br><br>HUF 2,124 |
| <b>Telephone banking service</b>                | Telephone banking service monthly fee and total annual fee<br>Telephone banking service ad hoc fee                                |   | -<br>-   |
| <b>Payments (excluding cards)</b>               |   |   |  |
| <b>Sending money within Hungary in HUF</b>      | Outside account provider electronically<br><br><br><br>   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank together under HUF 1,000,000<br><br><br>via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal,   | HUF 0<br><br><br><br>0.45%, max. HUF 20,000  |

|                       |   |  |  |
|-----------------------|---|--|--|
|                       |   | inside the bank over HUF 1,000,000 for the part above HUF 50,000   |  |
|                       | Outside account provider on telephone                               | in Raiffeisen Direkt interbank above HUF 50,000 for the portion exceeding HUF 50,000   | 0.88% min. HUF 1,037, max. HUF 13,481 + 0.45%, max. HUF 20,000 |
|                       | Outside account provider on paper (at branch)                       | above HUF 50,000 for the portion exceeding HUF 50,000  | 0.88% min. HUF 1,037, max. HUF 13,481 + 0.45%, max. HUF 20,000 |
|                       | Within account provider electronically                              | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inter and outside the bank together under HUF 1,000,000                               | HUF 0  |
|                       |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inside and outside the bank together over HUF 1,000,000 for the part above HUF 50,000 | 0.45%, max. HUF 20,000   |
|                       | Within account provider on telephone                                | in Raiffeisen Direkt in-Bank above HUF 50,000 for the portion exceeding HUF 50,000   | 0.88% min. HUF 1,037, max. HUF 13,481 + 0.45%, max. HUF 20,000 |
|                       | Within account provider on paper (at branch)                        | above HUF 50,000 for the portion exceeding HUF 50,000  | 0.88% min. HUF 1,037, max. HUF 13,481 + 0.45%, max. HUF 20,000 |
|                       | Electronic transfer between own accounts within account provider    | on Raiffeisen DirektNet or the myRaiffeisen mobile application, on myRaiffeisen portal   | HUF 0  |
|                       | Transfer between own accounts via telephone within account provider | on Raiffeisen Direkt   | HUF 0  |
|                       | Transfer between own accounts on paper (at branch)                  |  | HUF 0  |
| <b>Standing order</b> | In HUF Outside account provider, electronically                     | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside  | HUF 0  |

|                     |   |   |  |
|---------------------|---|---|--|
|                     |   | and outside the bank together under HUF 500,000   |  |
|                     |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together over HUF 500,000 for the part over HUF 50,000 | 0.45%, max. HUF 20,000   |
|                     | In HUF Outside account provider, on telephone         | in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000  | 0.57% min. HUF 1,037, max. HUF 13,481 + 0.45%, max. HUF 20,000 |
|                     | In HUF Outside account provider, on paper (at branch) | above HUF 50,000 for the portion exceeding HUF 50,000   | 0.57% min. HUF 1,037, max. HUF 13,481 + 0.45%, max. HUF 20,000 |
|                     | In HUF Within account provider, electronically        | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together under HUF 500,000                             | HUF 0  |
|                     |   | via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together over HUF 500,000 for the part over HUF 50,000 | 0.45%, max. HUF 20,000   |
|                     | In HUF Within account provider, on telephone          | in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000  | 0.57% min. HUF 1,037, max. HUF 13,481 + 0.45%, max. HUF 20,000 |
|                     | In HUF Within account provider, on paper (at branch)  | above HUF 50,000 for the portion exceeding HUF 50,000   | 0.57% min. HUF 1,037, max. HUF 13,481 + 0.45%, max. HUF 20,000 |
| <b>Direct debit</b> | In HUF Outside account provider, electronically       | via Raiffeisen DirektNet, myRaiffeisen mobileapplication  | HUF 0  |

|                                     |   |   |   |
|-------------------------------------|---|---|---|
|                                     | In HUF Outside account provider, on telephone         | in Raiffeisen Direkt  | HUF 51 + 0.45%, max.<br>HUF 20,000                                |
|                                     | In HUF Outside account provider, on paper (at branch) | at branch   | HUF 51 + 0.45%, max.<br>HUF 20,000                                |
|                                     | In HUF Within account provider, electronically        | via Raiffeisen DirektNet, myRaiffeisen mobileapplication  | HUF 0   |
|                                     | In HUF Within account provider, on telephone          | in Raiffeisen Direkt  | HUF 51 + 0.45%, max.<br>HUF 20,000                                |
|                                     | In HUF Within account provider, on paper (at branch)  | at branch   | HUF 51 + 0.45%, max.<br>HUF 20,000                                |
| <b>Sending money in euro (SEPA)</b> | International electronically                          | Standard fee via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together under HUF 1,000,000                              | HUF 0   |
|                                     |   | Standard fee via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank together over HUF 1,000,000 for the part above HUF 50,000 | 0.45%, max.<br>HUF 20,000   |
|                                     |   | Conversion fee  | 0.31%, min. 5.18 EUR, max. 51,85 EUR                              |
|                                     | International on telephone                            | Standard fee in Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.88% min. HUF 1,037, max. HUF 13,481 + 0.45%, max.<br>HUF 20,000 |
|                                     |   | Conversion fee  | 0.31%, min. 5.18 EUR, max. 51,85 EUR                              |
|                                     | International on paper (at branch)                    | Standard fee the second part applies to the portion exceeding equivalent amount of HUF 50,000   | 0.88% min. HUF 1,037, max. HUF 13,481 + 0.45%, max.<br>HUF 20,000 |
|                                     |   | Conversion fee  | 0.31%, min. 5.18 EUR, max. 51,85 EUR                              |

|                         |  |   |
|-------------------------|--|---|
| Domestic electronically | EUR payment in Bank.<br>Standard fee inside and<br>outside the bank together<br>under HUF 1,000,000  | HUF 0   |
|                         | EUR payment in Bank.<br>Standard fee inside and<br>outside the bank together<br>over HUF 1,000,000 for<br>the part above HUF<br>50,000   | 0.88% min. HUF<br>1,037, max. HUF<br>13,481+ 0.45%,<br>max.<br>HUF 20,000               |
|                         | EUR payment in Bank-<br>Conversion fee   | 0.31%, min. 5.18<br>EUR, max. 51,85<br>EUR  |
|                         | EUR payment in Bank.<br>Standard fee inside and<br>outside the bank together<br>under HUF 1,000,000<br>Domestic EUR payment.<br>Standard fee inside and<br>outside the bank together<br>over HUF 1,000,000 for<br>the part above HUF<br>50,000 | HUF 0<br><br>0.88% min. HUF<br>1,037, max. HUF<br>13,481 + 0.45%,<br>max.<br>HUF 20,000 |
|                         | Domestic EUR payment -<br>Conversion fee   | 0.31%, min. 5.18<br>EUR, max. 51,85<br>EUR  |
| Domestic on telephone   | EUR payment in Bank.<br>Standard fee. The second<br>part applies to the portion<br>exceeding equivalent<br>amount of HUF 50,000  | 0.88% min. HUF<br>1,037, max. HUF<br>13,481+ 0.45%,<br>max.<br>HUF 20,000               |
|                         | EUR payment in Bank-<br>Conversion fee   | 0.31%, min. 5.18<br>EUR, max. 51,85<br>EUR  |
|                         | Domestic EUR payment.<br>Standard fee. The second<br>part applies to the portion<br>exceeding equivalent<br>amount of HUF 50,000   | 0.88% min. HUF<br>1,037, max. HUF<br>13,481+ 0.45%,<br>max.<br>HUF 20,000               |
|                         | Domestic EUR payment -<br>Conversion fee   | 0.31%, min. 5.18<br>EUR, max. 51,85<br>EUR  |

|  |                               |  |  |
|--|-------------------------------|--|--|
|  | Domestic on paper (at branch) | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.88% min. HUF 1,037, max. HUF 13,481+ 0.45%, max. HUF 20,000  |
|  |                               | EUR payment in Bank- Conversion fee  | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
|  |                               | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000   | 0.88% min. HUF 1,037, max. HUF 13,481+ 0.45%, max. HUF 20,000  |
|  |                               | Domestic EUR payment - Conversion fee  | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
| <b>Sending money in other currencies</b> | International electronically  | Interbank. in case of transfer out of EEA. in other currency. Standard fee in portion under equivalent amount of HUF 50,000                                  | 0.88%. min. EUR 5.18, max. EUR 259.25                          |
|  |                               | 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 50,000 | 0.88%. min. EUR 5.18, max. EUR 259.25 + 0.45%, max. HUF 20,000 |
|  |                               | Conversion fee   | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
|  | International on telephone    | Interbank. in case of transfer out of EEA. in other currency. Standard fee in portion under equivalent amount of HUF 50,000                                  | 0.88%. min. EUR 5.18, max. EUR 259.25                          |

|                         |                                    |  |  |
|-------------------------|------------------------------------|--|--|
|                         |                                    | 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 50,000 | 0.88%. min. EUR 5.18, max. EUR 259.25 + 0.45%, max. HUF 20,000 |
|                         |                                    | Conversion fee   | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
|                         | 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 50,000                                  | 0.88%. min. EUR 5.18, max. EUR 259.25                          |
|                         |                                    | 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 50,000 | 0.88%. min. EUR 5.18, max. EUR 259.25 + 0.45%, max. HUF 20,000 |
| Domestic electronically |                                    | Conversion fee   | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
|                         |                                    | 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 50,000 | 0.88%. min. EUR 5.18, max. EUR 259.25 + 0.45%, max. HUF 20,000 |
|                         |                                    | Interbank. in case of transfer out of EEA. in other currency. - Conversion fee   | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
|                         |                                    | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.88%. min. EUR 5.18, max. EUR 259.25 + 0.45%, max. HUF 20,000 |
|                         |                                    |  |  |



|  |   |  |  |
|--|---|--|--|
|  | Domestic on telephone   | In Bank - Conversion fee   | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
|  |   | 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 50,000 | 0.88%. min. EUR 5.18, max. EUR 259.25 + 0.45%, max. HUF 20,000 |
|  |   | Interbank. in case of transfer out of EEA. in other currency. - Conversion fee   | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
|  |   | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.88%. min. EUR 5.18, max. EUR 259.25 + 0.45%, max. HUF 20,000 |
|  | Domestic on paper (at branch)   | In Bank - Conversion fee   | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
|  |   | 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 50,000 | 0.88%. min. EUR 5.18, max. EUR 259.25 + 0.45%, max. HUF 20,000 |
|  |   | Interbank. in case of transfer out of EEA. in other currency. - Conversion fee   | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
|  |   | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000  | 0.88%. min. EUR 5.18, max. EUR 259.25 + 0.45%, max. HUF 20,000 |
|  |   | In Bank - Conversion fee   | 0.31%, min. 5.18 EUR, max. 51,85 EUR                           |
|  |   |  |  |
|  |   |  |  |
|  |   |  |  |
| <b>Crediting of foreign currency amounts</b> | Outside account provider in currency corresponding to the currency of the payment account |  | HUF 0  |

|                                |   |
|--------------------------------|---|
|                                | <div> <div>Outside account provider in currency different from the currency of the payment account</div> <div>Conversion fee</div> <div>0.31%, min. EUR 7.25, max. EUR 155.55</div> </div> <div> <div>Within account provider in currency corresponding to the currency of the payment account</div> <div></div> <div>HUF 0</div> </div> <div> <div>Within account provider in currency different from the currency of the payment account</div> <div>Conversion fee</div> <div>0.31%, min. EUR 7.25, max. EUR 155.55</div> </div>  |
| <b>Cards and cash</b>          |   |
| <b>Providing a debit card</b>  |   |
| [VISA Classic]                 | <div>Main card application fee</div> <div>-</div> <div>Main card first annual fee</div> <div>HUF 10,000</div> <div>Main card annual fee from the second year</div> <div>HUF 10,000</div>  |
| [VISA Platinum]                | <div>Main card application fee</div> <div>-</div> <div>Main card first annual fee</div> <div>HUF 35,000</div> <div>Main card annual fee from the second year</div> <div>HUF 35,000</div>  |
| <b>Providing a credit card</b> | <div>Name of credit card linked to payment account</div> <div>Service is not available</div> <div>Main card application fee</div> <div>-</div> <div>Main card first annual fee</div> <div>-</div> <div>Main card annual fee from the second year</div> <div>-</div> <div>Annual lending rate</div> <div>-</div> <div>APR in the commercial communication</div> <div>-</div> <div>Annual default interest rate</div> <div>-</div> <div>Penalty fee for late payment</div> <div>-</div> <div>Credit limit overshooting fee</div> <div>-</div> <div>Monthly cycle closing fee</div> <div>-</div> |

|  |   |   |  |
|--|---|---|--|
|  | Fee of redemption /payment/repayment at own branch    |   | -                                      |
|  | Fee of transferring redemption /payment/repayment     |   | -                                      |
|  | Fee of redemption /payment/repayment by postal cheque |   | -                                      |
| <b>Purchases with debit or credit cards in Hungary</b> | Purchases with debit card in Hungary                  |   | HUF 0                                  |
|  | Purchases with credit card in Hungary                 |   | -                                      |
| <b>Purchases with debit or credit cards abroad</b>     | Purchases with debit card abroad                      |   | HUF 0                                  |
|  | Purchases with credit card abroad                     |   | -                                      |
| <b>Cash withdrawal in Hungary</b>                      | Without bankcard at branch                            | [HUF payments (in banknotes and coins)]                                 | 1.1%, max HUF 1,000,000                |
|  | With debit card from own ATM                          | Domestic HUF transactions from Raiffeisen ATM – standard fee            | 1,34%, max. HUF 10,647                 |
|  | With debit card from other ATM                        | Domestic HUF transactions from other ATM – standard fee                 | 1,34%, max. HUF 10,647/transaction     |
|  | With debit card at own branch                         |   | -                                      |
|  | With debit card at other branch                       | [Domestic, not Raiffeisen branch (HUF transaction)]                     | 1.86%, min. HUF 1,555, max. HUF 36,572 |
|  | With debit card at the post office                    | Domestic HUF transactions from other ATM and post office – standard fee | 1.86%, min. HUF 1,555, max. HUF 36,572 |
|  | With credit card from own ATM                         |   | -                                      |
|  | With credit card from other ATM                       |   | -                                      |
|  | With credit card at own branch                        |   | -                                      |
|  | With credit card at other branch                      |   | -                                      |
|  | With credit card at the post office                   |   | -                                      |

|                               |   |                                    |  |
|-------------------------------|---|------------------------------------|--|
| <b>Cash withdrawal abroad</b> | With debit card from ATM operated by own account provider (group)     | [Abroad ATM – in EEA state in EUR] | 1,34%, max. HUF 10,647                 |
|                               | With debit card from other ATM  | [Abroad ATM – in EEA state in EUR] | 1,34%, max. HUF 10,647                 |
|                               | With debit card from branch operated by own account provider (group)  | [Abroad in branch]                 | 1.86%, min. EUR 25.92, max. EUR 104,48 |
|                               | With debit card at other branch                                       | [Abroad in branch]                 | 1.86%, min. EUR 25.92, max. EUR 104,48 |
|                               | With credit card from ATM operated by own account provider (group)    |                                    | -                                      |
|                               | With credit card from other ATM                                       |                                    | -                                      |
|                               | With credit card from branch operated by own account provider (group) |                                    | -                                      |
|                               | With credit card at other branch                                      |                                    | -                                      |

|                                |   |                             |       |
|--------------------------------|---|-----------------------------|-------|
| <b>Cash deposit in Hungary</b> | HUF cash deposit at own ATM                         |                             | HUF 0 |
|                                | HUF cash deposit at own branch                      | [HUF deposits in banknotes] | HUF 0 |
|                                | HUF cash deposit at other branch                    |                             | -     |
|                                | HUF cash deposit at the post office on POS terminal |                             | -     |

### Overdrafts and related services

|                           |                                     |                        |                               |
|---------------------------|-------------------------------------|------------------------|-------------------------------|
| <b>Arranged overdraft</b> | Name of the claimable overdraft     | [Raiffeisen Overdraft] |                               |
|                           | Annual lending rate                 |                        | MNB base rate+16,9% surcharge |
|                           | APR in the commercial communication |                        | 34,0%                         |
|                           | Credit scoring fee                  |                        | -                             |
|                           | Administration fee                  |                        | 2% of the credit facility     |
|                           | Potential nominal provisions        |                        | 0%                            |

|                       |   |                                    |  |
|-----------------------|---|------------------------------------|--|
|                       | Annual default interest rate  |                                    | MNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25% |
| <b>Other services</b> |   |                                    |  |
| <b>Limit change</b>   | Change of purchase limit electronically   | [Change of daily card usage limit] | HUF 494  |
|                       | Change of purchase limit on telephone   | [Change of daily card usage limit] | HUF 494  |
|                       | Change of purchase limit on paper (at branch)   | [Change of daily card usage limit] | HUF 494  |
|                       | Change of ATM cash withdrawal limit electronically  | [Change of daily card usage limit] | HUF 494  |
|                       | Change of ATM cash withdrawal limit on telephone  | [Change of daily card usage limit] | HUF 494  |
|                       | Change of ATM cash withdrawal limit on paper (at branch)  | [Change of daily card usage limit] | HUF 494  |
|                       | Change of daily maximum transfer amount specified via internet banking and mobile application - at branch                 |                                    | HUF 494  |
|                       | Change of daily maximum transfer amount specified via internet banking and mobile application - on telephone              |                                    | HUF 494  |
|                       | Change of the maximum amount of transfer that can be specified via internet banking and mobile application - at branch    |                                    | HUF 494  |
|                       | Change of the maximum amount of transfer that can be specified via internet banking and mobile application - on telephone |                                    | HUF 494  |

|   |   |   |                                 |
|---|---|---|---------------------------------|
|   | Change of the maximum amount of transfer that can be specified via internet banking and mobile application - electronically |   | HUF 0                           |
|   | Change of daily maximum number of transfers specified via internet banking and mobile application - at branch               |   | HUF 494                         |
|   | Change of daily maximum number of transfers specified via internet banking and mobile application - on telephone            |   | HUF 494                         |
|   | Change of daily maximum number of transfers specified via internet banking and mobile application - electronically          |   | HUF 0                           |
| <b>Issue of certificates for the customer</b> | Paper based copy of regular monthly bank account statement sent by postal service   | [Duplicates of statements and advices] for the last 12months (For paper based statement holder customers) | HUF 1,931 / statement or advice |
|   |   | [Duplicates of statements and advices] for the period before the last 12 months                           | HUF 3,868                       |
|   | Certificate of coverage   | [Certification of available balance]  | HUF 1,921                       |
|   | Account balance certificate   |   | -                               |
|   | Other certificate   | [Certification of Other certificates issued by the Bank, Fees of other notifications]                     | HUF 1,921                       |