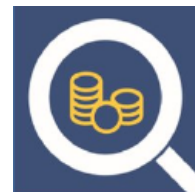


Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.

Account name: Premium Banking

Date: 22 July 2026

- 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:
 - Premium Banking Terms and Conditions, Conditions of Raiffeisen Bank Account, Retail Debit 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 16,239
		Total annual fee	HUF 194,868
	Standard account maintenance and package fee with paper based account statement	Monthly fee	HUF 16,239
		Total annual fee	HUF 194,868
	Account closing fee within 6 months		HUF 5,000
	Account closing fee beyond 6 months		HUF 0
	Account package switching fe		HUF 0
	Annual interest rate		0.01%
	Unified Deposit Rate Index		0.01%
	Internet banking and mobile app services	Internet banking, mobile app and online services	

	monthly and annual fee		
SMS service	Verification SMS fee (piece)		-
	Notification/other SMS fee (piece)	[Mobil Banking Account Info automatically sent SMS]	HUF 42/SMS
		[Mobil Banking Card Info automatically sent SMS]	HUF 42/SMS
	SMS service/package fee	[Mobil Banking Account Info] Monthly fee	HUF 216
		[Mobil Banking Account Info] Total annual fee	HUF 2,592
		[Mobil Banking Card Info] Monthly fee	HUF 0
		[Mobil Banking Card Info] Total annual fee	HUF 0
		[DirektNet login notification SMS service] Monthly fee	HUF 184
		[DirektNet login notification SMS service] Total annual fee	HUF 2,208
Telephone banking service	Telephone banking service monthly fee and total annual fee		-
	Telephone banking service ad hoc fee		-
Payments (excluding cards)			
Sending money within Hungary in HUF	Outside account provider electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank together under HUF 1,000,000	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inside the bankr over HUF 1,000,000 for the part above HUF 50,000	0.45%, max. HUF 20,000
	Outside account provider on telephone	in Raiffeisen Direkt interbank above HUF 50,000 for the portion exceeding HUF 50,000	0.91% min. HUF 1,082, max. HUF 14,074 + 0.45%, max. HUF 20,000
	Outside account provider on paper (at branch)	above HUF 50,000 for the portion exceeding HUF 50,000	0.91% min. HUF 1,082, max. HUF 14,074 + 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	0.91% min. HUF 1,082, max. HUF 14,074 + 0.45%, max. HUF 20,000
	Within account provider on paper (at branch)	above HUF 50,000 for the portion exceeding HUF 50,000	0.91% min. HUF 1,082, max. HUF 14,074 + 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
Standing order	In HUF Outside 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 Outside account provider, on telephone	in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000	0.59% min. HUF 1,082, max. HUF 14,074 + 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	0.59% min. HUF 1,082, max. HUF 14,074 + 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	0.59% min. HUF 1,082, max. HUF 14,074 + 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	0.59% min. HUF 1,082, max. HUF 14,074 + 0.45%, max. HUF 20,000
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 53 + 0.45%, max. HUF 20,000
	In HUF Outside account provider, on paper (at branch)	at branch	HUF 53 + 0.45%, max. 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 53 + 0.45%, max. HUF 20,000
	In HUF Within account provider, on paper (at branch)	at branch	HUF 53 + 0.45%, max. HUF 20,000
Sending money in euro (SEPA)	International electronically	Standard fee via Raiffeisen DirektNet, myRaiffeisen mobileapplication inside and outside the bank	HUF 0

	together under HUF 1,000,000	
	Standard fee via Raiffeisen DirektNet, myRaiffeisen mobile application inside and outside the bank together over HUF 1,000,000 for the part above HUF 50,000	0.45%, max. HUF 20,000
	Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
International on telephone	Standard fee in Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000	0.91% min. HUF 1,082, max. HUF 14,074 + 0.45%, max. HUF 20,000
	Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
International on paper (at branch)	Standard fee the second part applies to the portion exceeding equivalent amount of HUF 50,000	0.91% min. HUF 1,082, max. HUF 14,074 + 0.45%, max. HUF 20,000
	Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
Domestic electronically	EUR payment in Bank. Standard fee inside and outside the bank together under HUF 1,000,000	HUF 0
	EUR payment in Bank. Standard fee inside and outside the bank together over HUF 1,000,000 for the part above HUF 50,000	0.91% min. HUF 1,082, max. HUF 14,074 + 0.45%, max. HUF 20,000
	EUR payment in Bank- Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
	EUR payment in Bank. Standard fee inside and outside the bank together under HUF 1,000,000	HUF 0
	Domestic EUR payment. Standard fee inside and	0.91% min. HUF 1,082, max. HUF

		outside the bank together over HUF 1,000,000 for the part above HUF 50,000	14,074 + 0.45%, max. HUF 20,000
		Domestic EUR payment - Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
	Domestic on telephone	EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.91% min. HUF 1,082, max. HUF 14,074 + 0.45%, max. HUF 20,000
		EUR payment in Bank- Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
		Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.91% min. HUF 1,082, max. HUF 14,074 + 0.45%, max. HUF 20,000
		Domestic EUR payment - Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 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	0.91% min. HUF 1,082, max. HUF 14,074 + 0.45%, max. HUF 20,000
		EUR payment in Bank- Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
		Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.91% min. HUF 1,082, max. HUF 14,074 + 0.45%, max. HUF 20,000
		Domestic EUR payment - Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
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 50,000	0.91%. min. EUR 5.40, max. EUR 270.65

	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	0.91%. min. EUR 5.40, max. EUR 270.65 + 0.45%, max. HUF 20,000
	Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 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	0.91%. min. EUR 5.40, max. EUR 270.65
	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	0.91%. min. EUR 5.40, max. EUR 270.65 + 0.45%, max. HUF 20,000
	Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 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	0.91%. min. EUR 5.40, max. EUR 270.65
	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	0.91%. min. EUR 5.40, max. EUR 270.65 + 0.45%, max. HUF 20,000
	Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
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 50,000	0.91%. min. EUR 5.40, max. EUR 270.65 + 0.45%, max. HUF 20,000
	Interbank. in case of transfer out of EEA. in other currency. - Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR

	In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.91%. min. EUR 5.40, max. EUR 108.26 + 0.45%, max. HUF 20,000
	In Bank - Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
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 50,000	0.91%. min. EUR 5.40, max. EUR 270.65 + 0.45%, max. HUF 20,000
	Interbank. in case of transfer out of EEA. in other currency. - Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
	In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.91%. min. EUR 5.40, max. EUR 108.26 + 0.45%, max. HUF 20,000
	In Bank - Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
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 50,000	0.91%. min. EUR 5.40, max. EUR 270.65 + 0.45%, max. HUF 20,000
	Interbank. in case of transfer out of EEA. in other currency. - Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR
	In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.91%. min. EUR 5.40, max. EUR 108.26 + 0.45%, max. HUF 20,000
	In Bank - Conversion fee	0.32%, min. 5.40 EUR, max. 54.13 EUR

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	0.32%, min. EUR 7.56, max. EUR 162.39
	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	0.32%, min. EUR 7.56, max. EUR 162.39
Cards and cash			
Providing a debit card			
[VISA Classic]	Main card application fee		-
	Main card first annual fee		HUF 10,440
	Main card annual fee from the second year		HUF 10,440
[VISA Platinum]	Main card application fee		-
	Main card first annual fee		HUF 36,540
	Main card annual fee from the second year		HUF 36,540
[VISA Infinite]	Main card application fee		-
	Main card first annual fee		HUF 67,860
	Main card annual fee from the second year		HUF 67,860
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 in Hungary	Purchases with debit card in Hungary	HUF 0
	Purchases with credit card in Hungary	-
Purchases with debit or credit cards abroad	Purchases with debit card abroad	HUF 0
	Purchases with credit card abroad	-
Cash withdrawal in Hungary	Without bankcard at branch	[HUF payments (in banknotes and coins)] 1.51%, max HUF 1,082,628
	With debit card from own ATM	Domestic HUF transactions from Raiffeisen ATM – standard fee 1,39%, max. HUF 11,125
	With debit card from other ATM	Domestic HUF transactions from other ATM – standard fee 1,39%, max. HUF 11,125/transaction
	With debit card at own branch	-
	With debit card at other branch	[Domestic, not Raiffeisen branch (HUF transaction)] 1.94%, min. HUF 1,623, max. HUF 38,181
	With debit card at the post office	Domestic HUF transactions from other ATM and post office – standard fee 1.39%, max. HUF 11,115
	With credit card from own ATM	-

	With credit card from other ATM		-
	With credit card at own branch		-
	With credit card at other branch		-
	With credit card at the post office		-
Cash withdrawal abroad	With debit card from ATM operated by own account provider (group)	[Abroad ATM – in EEA state in EUR]	1.39%, max. HUF 11,115
	With debit card from other ATM	[Abroad ATM – in EEA state in EUR]	1.39%, max. HUF 11,115
	With debit card from branch operated by own account provider (group)	[Abroad in branch]	1.94%, min. EUR 27.00, max. EUR 109.00
	With debit card at other branch	[Abroad in branch]	1.94%, min. EUR 27.00, max. EUR 109.00
	With credit card from ATM operated by own account provider (group)		-
	With credit card from other ATM		-
	With credit card from branch operated by own account provider (group)		-
	With credit card at other branch		-
Cash deposit in Hungary	HUF cash deposit at own ATM		HUF 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			
Arranged overdraft	Name of the claimable overdraft	[Raiffeisen Overdraft]	

	Annual lending rate		MNB base rate+16,9% surcharge 33,2%
	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 + 39%, but max. (lending rate% x 1,5)+3%
Other services			
Limit change	Change of purchase limit electronically	[Change of daily card usage limit]	HUF 515
	Change of purchase limit on telephone	[Change of daily card usage limit]	HUF 515
	Change of purchase limit on paper (at branch)	[Change of daily card usage limit]	HUF 515
	Change of ATM cash withdrawal limit electronically	[Change of daily card usage limit]	HUF 515
	Change of ATM cash withdrawal limit on telephone	[Change of daily card usage limit]	HUF 515
	Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 515
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 2,015 / statement or advice
		[Duplicates of statements and advices] for the period before the last 12 months	HUF 4,038
	Certificate of coverage	[Certification of available balance]	HUF 2,005
	Account balance certificate		-

	Other certificate	[Certification of Other certificates issued by the Bank, Fees of other notifications]	HUF 2,005
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