

Fee Information Document



| Name of the account provider: | Raiffeisen Bank Zrt. |
|-------------------------------|----------------------|
| Account name: | Premium Gold 2.0 |
| Date: | 31 January 2024 |

- 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] 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 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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| The second part applies to the portion exceeding equivalent amount of HUF 20,0005.39. max. EUR 187.73 + 0.3% max. HUF 10,000Domestic on telephoneIn Bank - Conversion fee0.06%. min. EUR 2.16. max. EUR 75.10Domestic 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 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000Interbank. in case of transfer out of EEA. in other currency. Conversion fee0.27%. min. EUR 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000Interbank. in case of transfer out of EEA. in other currency. Conversion fee0.19%. min. EUR 137.73 + 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 20,0000.06%. min. EUR 137.73 + 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 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 174.30 + 0.3% max. HUF 10,000Interbank. in case of transfer out of EEA. in other currency Conversion fee0.27%. min. | | transfer out of EEA. in other currency | 3.78. max. EUR |
| fee2.16. max. EUR 75.10Domestic on telephoneInterbank. in case of transfer out of EEA. in other0.27%. min. EUR 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000Domestic on telephoneInterbank. in case of transfer out of EEA. in other currency Conversion fee0.27%. min. EUR 3.78. max. EUR 174.30 + 0.3% max. HUF 10,000Interbank. in case of transfer out of EEA. in other currency Conversion fee0.27%. min. EUR 3.78. max. EUR 3.78. max. 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 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 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. max. EUR 174.30 + 0.3% max. HUF 10,000Interbank. in case of transfer out of EEA. in other currency Conversion fee0.27%. min. EUR 3.78. max. EUR <td></td> <td>The second part applies to the portion exceeding equivalent</td> <td>5.39. max. EUR 187.73 + 0.3%.</td> | | The second part applies to the portion exceeding equivalent | 5.39. max. EUR 187.73 + 0.3%. |
| transfer out of EEA. in other3.78. max. EUR 174.30 + 0.3% max. HUF 10,000The 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 3.78. max. EUR 3.78. max. EUR 3.78. max. EUR | | | 2.16. max. EUR |
| transfer out of EEA. in other currency Conversion fee3.78. 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 10,000In Bank - Conversion fee0.06%. min. EUR 2.161. max. EUR 75.10Domestic 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 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 174.30 + 0.3% max. HUF 10,000Interbank. in case of transfer out of EEA. in other currency Conversion fee0.27%. min. EUR 3.78. max. | Domestic on telephone | 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% |
| The second part applies to the portion exceeding equivalent amount of HUF 20,0005.39. max. EUR 187.73 + 0.3%. max. HUF 10,000In Bank - Conversion fee0.06%. min. EUR 2.161. max. EUR 75.10Domestic 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 2.161. max. EUR 3.78. max. EUR | | transfer out of EEA. in other currency | 3.78. max. EUR |
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| branch) transfer out of EEA. in other 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 transfer out of EEA. in other currency 174.30 Conversion fee In Bank. Standard fee. 0.19%. min. EUR | | | 2.161. max. EUR |
| 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 | | |
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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 | - - - |
|--|--|-------------|
|--|--|-------------|

| On all share all he | | | | | | |
|---------------------------------|---|---------------------------------------|----------------------------------|--|--|--|
| Cash deposit in Hungary | HUF cash deposit at own ATM | | HUF 57 + 0.28% | | | |
| langary | HUF cash deposit at own | [HUF deposits in | HUF 0 | | | |
| | branch | banknotes] | | | | |
| | 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 | [Raiffeisen Overdraft] | | | | |
| | claimable overdraft | | | | | |
| | Annual lending rate | | MNB base | | | |
| | | | rate+16,9% | | | |
| | APR in the commercial | | surcharge 37,8% | | | |
| | communication | | 01,070 | | | |
| | Credit scoring fee | | - | | | |
| | Administration fee | | 2% of the credit | | | |
| | | | facility | | | |
| | Potential nominal | | 0% | | | |
| | provisions | | | | | |
| | Annual default interest rate | | MNB base rate + 39%, but max. | | | |
| | late | | (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] | HUF 400 | | | |
| | Change of purchase limit | | HUF 406 | | | |
| | on paper (at branch) | usage limit] | | | | |
| | Change of ATM cash | [Change of daily card | HUF 406 | | | |
| | withdrawal limit | usage limit] | | | | |
| | electronically Change of ATM cash | [Change of daily card | HUF 406 | | | |
| | withdrawal limit on | usage limit] | | | | |
| | telephone | | | | | |

| | 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 |