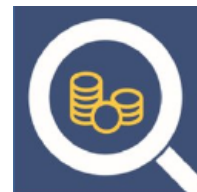


## Fee Information Document



**Name of the account provider:** Raiffeisen Bank Zrt.

**Account name:** Premium Banking Plus

**Date:** 01 April 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 22,814  |
|                          |   | Total annual fee | HUF 273,768 |
|                          | Standard account maintenance and package fee with paper based account statement | Monthly fee      | HUF 22,814  |
|                          |   | Total annual fee | HUF 273,768 |
|                          | 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>                              | <p>Verification SMS fee (piece) -</p> <p>Notification/other SMS fee (piece) [Mobil Banking Account Info automatically sent SMS] HUF 41/SMS</p> <p>[Mobil Banking Card Info automatically sent SMS] HUF 41/SMS</p> <p>SMS service/package fee [Mobil Banking Account Info] Monthly fee HUF 207</p> <p>[Mobil Banking Account Info] <b>Total annual fee</b> HUF 2,484</p> <p>[Mobil Banking Card Info] Monthly fee HUF 0</p> <p>[Mobil Banking Card Info] <b>Total annual fee</b> HUF 0</p> <p>[DirektNet login notification SMS service] Monthly fee HUF 177</p> <p>[DirektNet login notification SMS service] <b>Total annual fee</b> HUF 2,124</p> |  |       |
| <b>Telephone banking service</b>                | <p>Telephone banking service monthly fee and total annual fee -</p> <p>Telephone banking service ad hoc fee -</p>   |  |       |
| <b>Payments (excluding cards)</b>               |   |  |       |
| <b>Sending money within Hungary in HUF</b>      | <p>Outside account provider electronically via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank HUF 1,000,000 HUF 0</p> <p>via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, inside the bank over HUF 1,000,000 for the part above HUF 50,000 0.45%, max. HUF 20,000</p>   |  |       |

|                       |   |  |  |
|-----------------------|---|--|--|
|                       | 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 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  | 0.57% 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 50 + 0.45%, max. HUF 20,000                                |
|                     | In HUF Outside account provider, on paper (at branch) | at branch   | HUF 50 + 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 69 + 0.45%, max. HUF 20,000                                |
|                                     | In HUF Within account provider, on paper (at branch) | at branch   | HUF 69 + 0.45%, max. 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. HUF 20,000   |
|                                     |  | Conversion fee  | 0.31%, min. 5.18 EUR, max. 50 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. HUF 20,000 |
|                                     |  | Conversion fee  | 0.31%, min. 5.18 EUR, max. 50 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. HUF 20,000 |
|                                     |  | Conversion fee  | 0.31%, min. 5.18 EUR, max. 50 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.<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. HUF 20,000 |
|  |                                  | EUR payment in Bank-<br>Conversion fee  | 0.31%, min. 5.18<br>EUR, max. 50 EUR                                    |
|  |                                  | EUR payment in Bank.<br>Standard fee inside and<br>outside the bank together<br>under HUF 1,000,000                                     | HUF 0   |
|  |                                  | 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 | 0.88% min. HUF<br>1,037, max. HUF<br>13,481 + 0.45%,<br>max. HUF 20,000 |
|  |                                  | Domestic EUR payment -<br>Conversion fee  | 0.31%, min. 5.18<br>EUR, max. 50 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. HUF 20,000 |
|  |                                  | EUR payment in Bank-<br>Conversion fee  | 0.31%, min. 5.18<br>EUR, max. 50 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. HUF 20,000 |
|  |                                  | Domestic EUR payment -<br>Conversion fee  | 0.31%, min. 5.18<br>EUR, max. 50 EUR                                    |
|  | Domestic on paper (at<br>branch) | 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. HUF 20,000 |
|  |                                  | EUR payment in Bank-<br>Conversion fee  |   |

|  |                                 |  |  |
|--|---------------------------------|--|--|
|  |                                 |  | 0.31%, min. 5.18<br>EUR, max. 50 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. HUF 20,000    |
|  |                                 | Domestic EUR payment -<br>Conversion fee   | 0.31%, min. 5.18<br>EUR, max. 50 EUR                                       |
| <b>Sending money in<br/>other currencies</b> | International<br>electronically | Interbank. in case of<br>transfer out of EEA. in<br>other currency. Standard<br>fee in portion under<br>equivalent amount of HUF<br>50,000                                     | 0.88%. min. EUR<br>5.18, max. EUR<br>259.25                                |
|  |                                 | Interbank. in case of<br>transfer out of EEA. in<br>other currency. Standard<br>fee. The second part<br>applies to the portion<br>exceeding equivalent<br>amount of HUF 50,000 | 0.31%, min. 5.18<br>EUR, max. 50 EUR                                       |
|  |                                 | Conversion fee   |  |
|  | International on<br>telephone   | Interbank. in case of<br>transfer out of EEA. in<br>other currency. Standard<br>fee in portion under<br>equivalent amount of HUF<br>50,000                                     | 0.88%. min. EUR<br>5.18, max. EUR<br>259.25                                |
|  |                                 | Interbank. in case of<br>transfer out of EEA. in<br>other currency. Standard<br>fee. The second part<br>applies to the portion<br>exceeding equivalent<br>amount of HUF 50,000 | 0.88%. min. EUR<br>5.18, max. EUR<br>259.25<br>+ 0.45%, max.<br>HUF 20,000 |
|  |                                 | Conversion fee   | 0.31%, min. 5.18<br>EUR, max. 51.85<br>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 |
|                                    | Conversion fee   | 0.31%, min. 5.18 EUR, max. 51.85 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 | 0.88%. 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 103.70 + 0.45%, max. HUF 20,000 |
|                                    | In Bank - Conversion fee   | 0.31%, min. 5.18 EUR, max. 51.85 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 | 0.88%. min. EUR 5.18, max. EUR 259.25 + 0.45%, max. HUF 20,000 |
|                                    | Interbank. in case of transfer out of EEA. in  | 0.31%, min. 5.18 EUR, max. 51.85 EUR                           |



|  |   |  |   |
|--|---|--|---|
|  |   | other currency. -<br>Conversion fee  |   |
|  |   | In Bank. Standard fee.<br>The second part applies<br>to the portion exceeding<br>equivalent amount of HUF<br>50,000  | 0.88%. min. EUR<br>5.18, max. EUR<br>103.70 + 0.45%,<br>max. HUF 20,000 |
|  |   | In Bank - Conversion fee   | 0.31%, min. 5.18<br>EUR, max. 51.85<br>EUR                              |
|  | Domestic on paper (at<br>branch)  | Interbank. in case of<br>transfer out of EEA. in<br>other currency. Standard<br>fee. The second part<br>applies to the portion<br>exceeding equivalent<br>amount of HUF 50,000 | 0.88%. min. EUR<br>5.18, max. EUR<br>259.25 + 0.45%,<br>max. HUF 20,000 |
|  |   | Interbank. in case of<br>transfer out of EEA. in<br>other currency. -<br>Conversion fee  | 0.31%, min. 5.18<br>EUR, max. 51.85<br>EUR                              |
|  |   | In Bank. Standard fee.<br>The second part applies<br>to the portion exceeding<br>equivalent amount of HUF<br>50,000  | 0.88%. min. EUR<br>5.18, max. EUR<br>103.70 + 0.45%,<br>max. HUF 20,000 |
|  |   | In Bank - Conversion fee   | 0.31%, min. 5.18<br>EUR, max. 51.85<br>EUR                              |
| <b>Crediting of foreign<br/>currency amounts</b> | Outside account provider<br>in currency<br>corresponding to the<br>currency of the payment<br>account |  | HUF 0   |
|  | Outside account provider<br>in currency different from<br>the currency of the<br>payment account      | Conversion fee   | 0.31%, min. EUR<br>7.25, max. EUR<br>155.55                             |
|  | Within account provider<br>in currency<br>corresponding to the<br>currency of the payment<br>account  |  | HUF 0   |

|  |  |                          |                                       |
|--|--|--------------------------|---------------------------------------|
|  | Within account provider in currency different from the currency of the payment account | Conversion fee           | 0.31%, min. EUR 7.25, max. EUR 155.55 |
| <b>Cards and cash</b>                          |  |                          |                                       |
| <b>Providing a debit card</b>                  |  |                          |                                       |
| [Premium Start CLEVERcard]                     | Main card application fee  |                          | -                                     |
|  | Main card first annual fee   |                          | HUF 8,814                             |
|  | Main card annual fee from the second year  |                          | HUF 8,814                             |
| [Premium Mastercard Platina]                   | Main card application fee  |                          | -                                     |
|  | Main card first annual fee   |                          | HUF 36, 295                           |
|  | Main card annual fee from the second year  |                          | HUF 36, 295                           |
| [Virtual card (Virtual No Plastic Mastercard)] | Main card application fee  |                          | HUF 518                               |
|  | Main card monthly fee  |                          | HUF 207                               |
|  | Main card first <b>whole annual fee</b>  |                          | <b>HUF 2,484</b>                      |
|  | Main card monthly fee from the second year   |                          | HUF 207                               |
|  | Main card <b>whole annual fee</b> from the second year                                 |                          | <b>HUF 2,484</b>                      |
| <b>Providing a credit card</b>                 | 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 |   | -                                      |
| <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            | 1.14%, max. HUF 10,647                 |
|  | With debit card from other ATM                        | Domestic HUF transactions from other ATM – standard fee                 | 1.14%, 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] | 1,14%, max. HUF 10,647                 |
|  | With debit card from other ATM  | [Abroad ATM – in EEA state in EUR] | 1,14%, 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                   |                                    | -                                      |
| <b>Overdrafts and related services</b> |   |                                    |  |
| <b>Arranged overdraft</b>              | Name of the claimable overdraft                                       | [Raiffeisen Overdraft]             |  |
|  | Annual lending rate   |                                    | MNB base rate+16,9% surcharge 34,0%    |
|  | 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%, 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  |
| <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  |