

Fee Information Document



Name of the account provider:	Raiffeisen Bank Zrt.
Account name:	Premium Select Account Package
Date:	23 June 2020

- 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 s	ervices		
Maintaining the account	Standard account maintenance and package fee with	Monthly fee	HUF 16,375
	electronic account statement	Total annual fee	HUF 196,500
	Standard account maintenance and package fee with paper	Monthly fee	HUF 16,375
	based account statement	Total annual fee	HUF 196,500
	Account closing fee		HUF 0
	Account package switching fee		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 0/SMS
		[Mobil Banking Card Info automatically sent SMS]	HUF 0/SMS
	SMS-service/package fee	[Mobil Banking Account Info] Monthly fee	HUF 0
		[Mobil Banking Account Info] Total annual fee	HUF 0
		[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 118
		[DirektNet login notification SMS service] Total annual f ee	HUF 1,416
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, interbank up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen, interbank	HUF 0

	Outside account provider on telephone	above HUF 20,000 for the portion exceeding HUF 20,000 in Raiffeisen Direkt interbank above HUF 20,000 for the portion exceeding HUF 20,000	HUF 0
	Outside account provider on paper (at branch)	at branch interbank above HUF 20,000 for the portion exceeding HUF 20,000	0.33%, min. HUF 375, max. HUF 7,658 + 0.3%, max. HUF 6,000
	Within account provider electronically	via Raiffeisen DirektNet, myRaiffeisen in-Bank up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000	HUF 0
		via Raiffeisen DirektNet 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	HUF 0
	Within account provider on paper (at branch)	at branch in-Bank above HUF 20,000 for the portion exceeding HUF 20,000	0.28%, min. HUF 375, max. HUF 7,658 + 0.3%, max. HUF 6,000
Standing order	In HUF Outside account provider, electronically	via Raiffeisen DirektNet up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000	HUF 0
		via Raiffeisen DirektNet above HUF 20,000 for the portion exceeding HUF 20,000	HUF 0
	In HUF Outside account provider, on telephone	in Raiffeisen Direkt above HUF 20,000 for the portion below HUF 20,000	HUF 0

	In HUF Outside account provider, on paper (at branch)	at branch above HUF 20,000 for the portion below HUF 20,000	HUF 0
	In HUF Within account provider, electronically	via Raiffeisen DirektNet up to HUF 20,000 or above HUF 20,000 for the portion below HUF 20,000	HUF 0
		via Raiffeisen DirektNet above HUF 20,000 for the portion exceeding HUF 20,000	HUF 0
	In HUF Within account provider, on telephone	in Raiffeisen Direkt above HUF 20,000 for the portion below HUF 20,000	HUF 0
	In HUF Within account provider, on paper (at branch)	at branch above HUF 20,000 for the portion below HUF 20,000	HUF 0
Direct debit	In HUF Outside	via Raiffeisen DirektNet	HUF 0
	account provider, electronically In HUF Outside account provider, on telephone	in Raiffeisen Direkt	HUF 0
	In HUF Outside account provider, on paper (at branch)	at branch	HUF 0
	In HUF Within account	via Raiffeisen DirektNet	HUF 0
	provider, electronically In HUF Within account	in Raiffeisen Direkt	HUF 0
	provider, on telephone In HUF Within account provider, on paper (at branch)	at branch	HUF 0
Sending money in euro (SEPA)	International electronically	Standard fee via Raiffeisen DirektNet, myRaiffeisen	HUF 0
		Conversion fee	0.22%, max. EUR 140.22
	International on telephone	Standard fee in Raiffeisen Direkt	HUF 0
		Conversion fee	0.22%, max. EUR 140.22
	International on paper (at branch)	Standard fee at branch up to EUR 1,104	0.33%, min. HUF 375, max. HUF

	the second part applies to the portion exceeding equivalent amount of HUF 20,000	7,658 + 0.3%, max. HUF 6,000
	Conversion fee	0.22%, max. EUR 140.22
Domestic electronically	EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.16%. min. EUR 4.35. max. EUR 453.09 + 0.3%. max. HUF 6,000
	EUR payment in Bank- Conversion fee	0.06%. min. EUR 1.74. max. EUR 181.24
	Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.22%. min. EUR 3.05. max. EUR 140.22 + 0.3%. max. HUF 6,000
	Domestic EUR payment - Conversion fee	0.22%. min. EUR 3.05. max. EUR 140.22
Domestic on telephone	EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.16%. min. EUR 4.35. max. EUR 453.09 + 0.3%. max. HUF 6,000
	EUR payment in Bank- Conversion fee	0.06%. min. EUR 1.74. max. EUR 181.24
	Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.22%. min. EUR 3.05. max. EUR 140.22 + 0.3%. max. HUF 6,000
	Domestic EUR payment - Conversion fee	0.22%. min. EUR 3.05. max. EUR 140.22

	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	0.16%. min. EUR 4.35. max. EUR 453.09 + 0.3%. max. HUF 6,000
		EUR payment in Bank- Conversion fee	0.06%. min. EUR 1.74. max. EUR 181.24
		Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.22%. min. EUR 3.05. max. EUR 140.22 + 0.3%. max. HUF 6,000
		Domestic EUR payment - Conversion fee	0.22%. min. EUR 3.05. max. EUR 140.22
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	00.22%. min. EUR 3.05. max. EUR 140.22
		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	0.22%. min. EUR 3.05. max. EUR 140.22 + 0.3% max. HUF 6,000
		Conversion fee	0.22%. min EUR 3.05. max. EUR 140.22
	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	0.22%. min. EUR 3.05. max. EUR 140.22
		Interbank. in case of transfer out of EEA. in other currency. Standard fee. The second part applies to the portion exceeding	0.22%. min. EUR 3.05. max. EUR 140.22 + 0.3% max. HUF 6,000

	equivalent amount of HUF 20,000	
	Conversion fee	0.22%. min EUR 3.05. max. EUR 140.22
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	0.22%. min. EUR 3.05. max. EUR 140.22
	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	0.22%. min. EUR 3.05. max. EUR 140.22 + 0.3% max. HUF 6,000
	Conversion fee	0.22%. min EUR 3.05. max. EUR 140.22
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	0.22%. min. EUR 3.05. max. EUR 140.22 + 0.3% max. HUF 6,000
	Interbank. in case of transfer out of EEA. in other currency Conversion fee	0.22%. min. EUR 3.05. max. EUR 140.22
	In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.16%. min. EUR 4.35. max. EUR 151.03 + 0.3%. max.HUF 6,000
	In Bank - Conversion fee	0.06%. min. EUR 1.74. max. EUR 60.42

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 20,000	0.22%. min. EUR 3.05. max. EUR 140.22 + 0.3% max. HUF 6,000
	Interbank. in case of transfer out of EEA. in other currency Conversion fee	0.22%. min. EUR 3.05. max. EUR 140.22
	In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.16%. min. EUR 4.35. max. EUR 151.03 + 0.3%. max.HUF 6,000
	In Bank - Conversion fee	0.06%. min. EUR 1.74. max. EUR 60.42
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 20,000	0.22%. min. EUR 3.05. max. EUR 140.22 + 0.3% max. HUF 6,000
	Interbank. in case of transfer out of EEA. in other currency Conversion fee	0.22%. min. EUR 3.05. max. EUR 140.22
	In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 20,000	0.16%. min. EUR 4.35. max. EUR 151.03 + 0.3%. max.HUF 6,000
	In Bank - Conversion fee	0.06%. min. EUR 1.74. max. EUR 60.42

Crediting of foreign	Outside account		HUF 0
currency amounts	provider in currency corresponding to the currency of the payment account Outside account provider in currency different from the currency of the payment account Within account provider	Conversion fee	HUF 0 0.22%, min. EUR 6.09, max. EUR 634.27 HUF 0
	in currency corresponding to the currency of the payment account Within account provider in currency different from the currency of the payment account	Conversion fee	0.22%, min. EUR 6.09, max. EUR 634.27
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 6,272
	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 5,938
	Main card annual fee from the second year	[OneCard bankcard]	HUF 5,938
Providing a credit card	Name of credit card linked to payment account Main card application fee Main card first annual fee	Service is not available	-

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	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]	HUF 75
	With debit card from other ATM	[Abroad ATM – in EEA state in EUR]	HUF 75
	With debit card from branch operated by own account provider (group)	[Abroad in branch]	EUR 9.3
	With debit card at other branch	[Abroad in branch]	EUR 9.3
	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 cash deposit at own branch HUF cash deposit at	[HUF deposits in banknotes]	HUF
	other branch HUF cash deposit at		
	the post office on POS terminal		
Overdrafts and relat	ed services		
Arranged overdraft	Name of the claimable overdraft Annual lending rate	Service is not available	
	APR in the commercial communication Credit scoring fee		

	Administration fee		-
	Potential nominal provisions		-
	Annual default interest rate		-
Other services			
Limit change	Change of purchase limit electronically	[Change of daily card usage limit]	HUF 327
	Change of purchase limit on telephone	[Change of daily card usage limit]	HUF 327
	Change of purchase limit on paper (at branch)	[Change of daily card usage limit]	HUF 327
	Change of ATM cash withdrawal limit electronically	[Change of daily card usage limit]	HUF 327
	Change of ATM cash withdrawal limit on telephone	[Change of daily card usage limit]	HUF 327
	Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 327
Issue of certificates	Paper based copy of	[Duplicates of	HUF 1,276 /
for the customer	regular monthly bank account statement sent by postal service	statements and advices] for the last 12months (For paper based statement holder customers)	statement or advice
		[Duplicates of statements and advices] for the period before the last 12 months	HUF 2,553
	Certificate of coverage	[Certification of available balance]	HUF 1,269
	Account balance certificate		-
	Other certificate	[Certification of Other certificates issued by the Bank, Fees of other notifications]	HUF 1,269