

Information about Current Account Packages and debit cards available at Raiffeisen Bank, and the availability of the Fee Information Document and General Terms & Conditions of Contract



Before signing the Payment Account Agreement, please read carefully and get acquainted with the Fee Information Document, the General Business Conditions (GBC), the Consumer Banking Business Conditions, Raiffeisen Bank's Privacy Policy, Information about bank-to-bank account switching for retail clients and the effective Consumer and Premium Banking and (Featured Private Clients) Private Banking List of List of Terms & Conditions, and the Announcement on the services available on the accounts of minor account holders with limited legal capacity (the above documents collectively, the "the Fee Information Document and General Terms & Conditions of Contract"), which are available for our Customers in the Bank's website <https://www.raiffeisen.hu/contracts-consumer>. In this website, you can find the Fee Information Document and General Terms & Conditions of Contract from time to time in effect. On the above-mentioned website, under the Archive heading under the given document, it also publishes their no longer valid text, so you can also find the text in effect at the time of the conclusion of the framework agreement, as well as the text affected by subsequent amendments. In the Archive, the titles of the given documents indicate their temporal scope.

The Bank, considering the measures proposed by the Ministry for National Economy to curb inflation, has decided to offer discounts on certain fees on a promotional basis from May 1, 2025, to June 30, 2026. The discounted fees falling within this category—also including the extension of certain previously announced promotions—are highlighted as 'Promotional Fee' with a star(*). The Bank reserves the right to modify or terminate these promotions with two months' prior notice to the affected clients, should unforeseen material and adverse changes occur in the circumstances existing at the time of the announcement of the promotions—particularly in the legal and regulatory environment applicable to the Bank— that make it unreasonable to maintain these promotional fees under unchanged conditions.

	Aktiv	Yelloo	Relationship Account	Basic Account
To whom do we recommend?	Hungarian Forint account for everyday banking, in which the account maintenance fee can be discounted by fulfilling at least 1 of the 3 conditions	It can be applied for up to the age of 26, who manage their affairs online	To employees (including temporary employees) or persons in a contractual relationship are entitled to use the Employee Package, which company and the Bank have a cooperation agreement on employee account management at the time of using the service.	Wants to open Basic Account, which provides basic services determined by law, and matching conditions to use the account (does not have a consumer payment account or right of disposal over such account and entitled to stay in an EEA state)
Where can be opened?	At Raiffeisen Online Account Opening Platform, myRaiffeisen mobile application for new clients and in Branch	In the Raiffeisen Online Account Opening Platform and the myRaiffeisen mobile application, a person who has reached the age of 18 can apply. For in-person applications in branch, a person who has reached the age of 14 can apply with their legal guardian.	At Raiffeisen Online Account Opening Platform and in Branch	Only in Branch
Account maintenance fee/month	Free of charge ¹	Free of charge	Free of charge ¹	Promotional fee: HUF 0 The promotional fee will be charged from the fee assessment of July 1, 2025, as long as the annual consumer price index published by the KSH does not decrease below 4% for 3 consecutive months, but no later than June 30, 2026. Standard fee: 0.5% of the lowest-amount monthly gross minimum wage valid on the last day of the previous year: HUF 1.334/month/account
Account maintenance fee/month, if the conditions are not fulfilled	Promotional fee valid until at least 31.05.2025: HUF 1,999* The standard fee: HUF 2,499	-	Promotional fee: HUF 952/month* Standard fee: HUF 987/month	-
Condition of free of charge/discounted account maintenance	1. Min. an amount equalling the monthly gross minimum wage from time to time in effect (in 2025 HUF 290,800 - but in special promotion until 31.12.2025. monthly net minimum wage HUF 193,382) is credited to the account each month in not more than 2 items OR 2. At least 10 transactions must be completed on the bank account in the given calendar month, and the total value of the monthly transactions must reach an amount equivalent to half of the current gross minimum wage – in 2025: 145,400 – but until 31.12.2025, the promotional minimum is 50,000 HUF. OR 3. Existina credit or loan product (except for credit card)	-	<u>Monthly credit condition fulfilled:</u> Promotional fee for the first 6 months: HUF 0/month for account openings until at least 31.12.2025.* Promotional fee from the 7th month: HUF 281 /month* Standard fee: HUF 291 /month. <u>Monthly credit condition fulfilled AND in case of the existence of a credit product</u> (except credit card and bank account credit): HUF 144 / month Promotional fee until 30.06.2026: 0 HUF / month	-
Purchase with debit or credit cards in Hungary, Purchase	Free of charge	Free of charge	Free of charge	Free of charge
Direkt debit [Payment of utility bills] - in branch, via Raiffeisen Direkt	Promotional fee via Raiffeisen Direkt until at least 31.05.2025: 0,45% max. HUF 20,000* Standard fee and in branch: 0,6%, min. HUF 1,000, max. HUF 20,000	Promotional fee : 1.34%, min. HUF 672, max. HUF 20,197, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000* Standard fee: 1.38%, min. HUF 696, max. HUF 20,944, and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	Free of charde	Free of charge
Direkt debit [Payment of utility bills] - via myRaiffeisen or Raiffeisen DirektNet	0,45%, max. HUF 20.000	for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	Free of charge	Free of charge
Cash withdrawal in Hungary [Free of charge ATM HUF cash withdrawals if Customer submitted a declaration ²¹	Free of charge the first 2 domestic ATM HUF cash withdrawals up to HUF 150,000 in total.	Free of charge the first 2 domestic ATM HUF cash withdrawals up to HUF 150,000 in total.	Free of charge the first 2 domestic ATM HUF cash withdrawals up to HUF 150,000 in total.	Based on the first transaction executed in the given calendar month, the bank provides free of charge: a) maximum 2 cash withdrawals executed in HUF with a debit card at domestic ATM, provided that the sum total of the two transactions does not exceed HUF 150 000, or b) maximum 1 cash withdrawal executed in HUF in the branch network of Raiffeisen Bank up to the amount of HUF 50,000.
Cash withdrawal in Hungary [Discounted/free of charge HUF cash withdrawal (Without declaration)]	-	-	Free of charge the first 2 domestic ATM HUF cash withdrawals up to HUF 150,000 in total.	A Basic Account holding customer shall have the right to make the statement about free of charge cash withdrawal, in which case the first two domestic ATM HUF cash withdrawals are free of charge up to HUF 150,000 in total. Fees charged for any additional 5 transactions:
Cash withdrawal in Hungary [Fees of domestic ATM HUF cash withdrawal (above free of charge/discounted transactions)]	From Raiffeisen ATMs: 1.2%, min. HUF 990, max. HUF 20,000 From other ATMs: 1.5%, min. HUF 1,500, max. HUF 30,000	From Raiffeisen ATM: Promotional fee: 1.19% min. HUF 839* Standard fee: 1.23%, min. HUF 870 From other ATM: Promotional fee: 2.09% min. HUF 839* Standard fee: 2.16%, min. HUF 870	From Raiffeisen ATM: Promotional fee: 1.24% min. HUF 880* Standard fee: 1.28%, min. HUF 912 From other ATM: Promotional fee: 2.18% min. HUF 880* Standard fee: 2.26%, min. HUF 912	From Raiffeisen ATM: Promotional fee: 1.24% min. HUF 880* Standard fee: 1.28%, min.HUF 912 From other ATM: Promotional fee: 2.18% min. HUF 880* Standard fee: 2.26%, min. HUF 912
Cash withdrawal in Hungary [Fees of cash withdrawal in Raiffeisen Branch]	1.2% min. HUF 2,000 max. HUF 100,000 +0.9%	Promotional fee: 0.94% min. HUF 1,751, max. HUF 31,855 + 0.9%* Standard fee: 0.97% min. HUF 1,815, max. HUF 33,033 + 0.9%	Promotional fee: 0.94% min. HUF 1,751, max. HUF 31,855 + 0.9%* Standard fee: 0.97% min. HUF 1,815, max. HUF 33,033 + 0.9%	Free of charge max. 1 pc up to HUF 50,000, after that: Promotional fee: 0.94% min. HUF 1,751, max. HUF 31,855 + 0.9%* Standard fee: 0.97% min. HUF 1,815, max. HUF 33,033 + 0.9%
Mailed paper based statement	HUF 990 /pcs	Promotional fee: HUF 158/pc* Standard fee: HUF 256/pc	Promotional fee: HUF 158/pc* Standard fee: HUF 256/pc	Promotional fee: HUF 158/pc* Standard fee: HUF 256/pc

		Aktiv	Yelloo	Relationship Account	Basic Account
		Account transaction fees			
Sending money within Hungary in HUF [In-Bank transfer between own accounts]		via myRaiffeisen app, Portal, Direktnet: HUF 0 via Raiffeisen Direkt: Promotional fee valid until at least 31.05.2025: HUF 0* Standard fee: HUF 1,000 in branch: HUF 1,000	Free of charge	Free of charge	Free of charge
Discounts related to payment orders		-	-	-	An unlimited number of standing payment orders and maximum 4 ad hoc payment orders per month are free of charge, provided that the sum total of the ad hoc payment orders, together with the standing payment orders, does not exceed HUF 100,000. The Bank ensures the fee exemption in the sequence of booking of the executed orders. Fees charged for any additional ³ payment orders:
Sending money within Hungary in HUF at branch	in-Bank	1% min. HUF 1,000 , max. HUF 20,000 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	Promotional fee: 1.34% min. HUF 672, max. HUF 20,197 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000* Standard fee: 1.38% min. HUF 696, max. HUF 20,944 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	Promotional fee: 0.47% min. HUF 771, max. HUF 23,889 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000* Standard fee: 0.48% min. HUF 799, max. HUF 24,772 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Promotional fee: 0.52% min. HUF 930, max. HUF 23,889 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000* Standard fee: 0.53% min. HUF 964, max. HUF 24,772 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Promotional fee: 0.22% min. HUF 397, max. HUF 15,927 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000* Standard fee: 0.22% min. HUF 411, max. HUF 16,516 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000 Promotional fee: 0.31% min. HUF 477, max. HUF 15,927 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000* Standard fee: 0.32% min. HUF 494, max. HUF 16,516 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	
	interbank				
Sending money within Hungary in HUF at	in-Bank				
Raiffeisen Direkt (phone)	interbank				
Sending money within Hungary in HUF via Raiffeisen DirektNet, myRaiffeisen mobileapplication or on myRaiffeisen portal	in-Bank	up to HUF 50,000: Promotional fee until at least 31.05.2025: HUF 0* the standard fee: 0.15% and	For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	up to HUF 50,000: HUF 0 For the portion exceeding HUF 50,000: Promotional fee: 0.12% min. HUF 64 max HUF 7,942 + 0.45%, max. HUF 20,000* Standard fee: 0,12% min. HUF 66 max HUF 8,235 + 0.45%, max. HUF 20,000	Promotional fee: HUF 0* Standard fee: For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
	interbank	for the portion exceeding HUF 50,000: 0.15% min. HUF 100 max HUF 15,000 + an additional 0.45%, max. HUF 20,000		up to HUF 50,000: HUF 0 For the portion exceeding HUF 50,000, Promotional fee: 0.12% min. HUF 97 max HUF 7,942 + 0.45%, max. HUF 20,000* Standard fee: 0,12% min. HUF 100 max HUF 8,235 + 0.45%, max. HUF 20,000	Promotional fee: HUF 0* Standard fee: 0.20% min. HUF 384 max. HUF 9,268 and for the portion exceeding HUF 50,000 + 0.45%, max. HUF 20,000
Standing Order at branch		0.6% min. HUF 1000, max. HUF 20,000 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	Promotional fee: 1.34% min. HUF 672, max. HUF 20,197 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000* Standard fee: 1.38% min. HUF 696, max. HUF 20,944 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	Promotional fee: 0.22% min. HUF 318, max. HUF 19.110 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000* Standard fee: 0.22% min. HUF 329, max. HUF 19.817 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	
Standing Order at Raiffeisen Direkt (phone)		Promotional fee until at last 31.05.2025: up to HUF 50,000: 0.15% and for the portion exceeding HUF 50,000 an additional 0.15%, min. HUF 100, max. HUF 15,000 and + 0.45%, max. HUF 20,000* Standard fee: for the full amount 0.6% min. HUF 1,000, max. HUF 20,000 and for the portion exceeding HUF 50,000 an additional 0.45%, max. HUF 20,000		For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000	
Standing Order via MyRaiffeisen, Raiffeisen DirektNet		up to HUF 50,000: 0.15% For the portion exceeding HUF 50,000, 0.15% min. HUF 100 max HUF 15,000 + 0.45%, max. HUF 20,000	For the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000		
	Providing a debit card				
Mastercard Standard	annual fee	HUF 10,000	Promotional fee: HUF 8,104* Promotional fee followed by the expiration or withdrawal of the promotion marked with a star: HUF 8,403 Standard fee: HUF 9,228	Promotional fee: HUF 9,225* Promotional fee followed by the expiration or withdrawal of the promotion marked with a star: HUF 9,566 Standard fee: HUF 10,540	Not applicable
	application fee	HUF 0	Promotional fee: HUF 4,455* Standard fee: HUF 4,619	Promotional fee: HUF 4,310* Standard fee: HUF 4,469	Not applicable
VertiCard (Mastercard Unembossed bank card)	annual fee	The first-year card fee is HUF 0 Ft* in a promotion. Standard and subsequent annual card fee: HUF 8,200.	Promotional fee for first year: HUF 0* Standard fee: HUF 8,067 Promotional fee for subsequent years: HUF 7,780* Standard fee: HUF 8,067	Promotional fee (1st year) valid until at least 31.12.2025: HUF 0* Promotional fee for subsequent years: HUF 7,780 * Standard fee: HUF 8,067	HUF 0
	application fee	Promotional fee: HUF 0* Standard fee: HUF 5,000.	1st application fee: Promotional fee: HUF 0* Standard fee: HUF 4,386 From 2nd issue: HUF 4,386	Promotional fee until at least 31.12.2025: HUF 0* Standard fee: HUF 4,386	HUF 0
Virtual card (Virtual No Plastic Mastercard)	monthly fee	Promotional fee: HUF 200* Standard fee: HUF 207	Promotional fee: HUF 200* Standard fee: HUF 207	Promotional fee: HUF 200* Standard fee: HUF 207	Not applicable
	application fee	Promotional fee: HUF 500* Standard fee: HUF 518	Promotional fee: HUF 500* Standard fee: HUF 518	Promotional fee: HUF 500* Standard fee: HUF 518	Not applicable
Apple Pay/RaiPay/Google Pay (Mastercard cards)		☑	☑	☑	☑
Types of bank cards that can be applied for per channel		The VertiCard and Virtual bank cards are available on the Raiffeisen Online Account Opening Platform and myRaiffeisen mobile application. Mastercard Standard, VertiCard and Virtual bank cards can be applied for in branch.	The VertiCard and Virtual bank cards are available on the Raiffeisen Online Account Opening Platform and myRaiffeisen mobile application. Mastercard Standard, VertiCard and Virtual bank cards can be applied for in branch.	The VertiCard and Virtual bank cards are available on the Raiffeisen Online Account Opening Platform. Mastercard Standard, VertiCard and Virtual bank cards can be applied for in branch.	Only VertiCard is available in bank branches.

		Premium Banking	Premium Banking Plus	Private Banking	Private Banking Superior
To whom do we recommend?		Costumer has a monthly regular income of at least HUF 400,000	Costumer has a monthly regular income of at least HUF 700,000 or the amount of savings held at our bank is between HUF 10 and 50 million	The amount of savings held at Bank is between HUF 50 and 150 million	The amount of savings held at Bank is at least HUF 150 million
Where can be opened?		At Raiffeisen Online Account Openning Platform, myRaiffeisen mobile application for new clients and in Branch	At Raiffeisen Online Account Openning Platform, myRaiffeisen mobile application for new clients and in Branch	At Branch	At Branch
Interest on demand		0,01%	0,01%	0.01%	0.01%
Account maintenance fee/month		HUF 0 If the conditions are fulfilled	HUF 0 If the conditions are fulfilled	HUF 0 If the conditions are fulfilled	HUF 0 If the conditions are fulfilled
Condition of free of charge account maintenance		Costumer has a monthly regular income of at least HUF 400,000 (promotion) in a lump sum	Costumer has a monthly regular income of at least HUF 700,000 (promotion) in a lump sum or the amount of savings held at our bank at least HUF 10 million	The amount of savings held at Bank is at least HUF 50 million	The amount of savings held at Bank is at least HUF 150 million
Account maintenance fee/month, if the conditions are not fulfilled		Promotional fee: HUF 15,000* Standard fee: HUF 15,555	Promotional fee: HUF 22,000* Standard fee: HUF 22,814	Promotional fee: HUF 22,000* Standard fee: HUF 22,814	Promotional fee: HUF 22,000* Standard fee: HUF 22,814
Purchase with debit or credit cards in Hungary, Purchase		HUF 0	HUF 0	HUF 0	HUF 0
Direkt debit [Payment of utility bills]	at branch and RaiConnect, Raiffeisen Direkt	Promotional fee: HUF 0* Standard fee: HUF 51 + 0,45%, max. HUF 20,000	Promotional fee: HUF 0* Standard fee: HUF 51 + 0,45%, max. HUF 20,000	0.45%, max. HUF 20,000	0.45%, max. HUF 20,000
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	HUF 0	HUF 0	HUF 0	HUF 0
Cash withdrawal in Hungary [Free of charge ATM HUF cash withdrawals if Customer submitted a declaration ²]	Domestically, Debit card from own ATM	Promotional fee: 1.3%, max. HUF 10,268* Standard fee: 1.34% max. HUF 10,647 Promotion: First 2 per month free of charge* or	Promotional fee: 1.1% max HUF 10,268* Standard: 1.14% max. HUF 10,647 Promotion: First 3 per month free of charge* or	Free of charge for the first 2 cash withdrawals per month from ATMs, for domestic HUF transactions, up to a total of HUF 150,000, thereafter: Promotional fee: 1% max. HUF 9,000* Standard fee: 1% max. HUF 9,333	Free of charge for the first 2 cash withdrawals per month from ATMs, for domestic HUF transactions, up to a total of HUF 150,000, thereafter: Promotional fee: 0.9% max. HUF 8,000* Standard fee: 0.9% max. HUF 8,296
	Domestically, by debit card from a foreign ATM	statutory: first two monthly withdrawals in HUF up to HUF 150,000 free of charge	statutory: first two monthly withdrawals in HUF up to HUF 150,000 free of charge		
	Abroad, with debit card from an ATM operated by Raiffeisen (group) holding its own account	First 2 per month free of charge, thereafter: Promotional fee: 1,3% max. HUF 10,268* Statandard fee: 1.34% max. HUF 10,647	First 3 per month free of charge, thereafter: Promotional fee: 1.1% max. HUF 10,268* Statandard fee: 1.14% max. HUF 10,647	Promotional fee: 1%, max. HUF 9,000* Standard fee: 1%, max. HUF 9,333	Promotional fee: 0.9%, max. HUF 8,000* Standard fee: 0.9%, max. HUF 8,296
	Abroad, Debit card from foreign ATMs in EUR				
Cash withdrawal in Hungary [Free ATM HUF cash withdrawal in case of non-declaration by the Customer]	Domestically, Debit card from own ATM	Promotional fee: 1.3% max. HUF 10,268* Statandard fee: 1.34% max. HUF 10,647 Promotion: First 2 per month free of charge	Promotional fee: 1.1% max. HUF 10,268* Statandard fee: 1.14% max. HUF 10,647 Promotion: First 3 per month free of charge	First 3 per month free of charge, thereafter: Promotional fee: 1%, max. HUF 9,000* Standard fee: 1%, max. HUF 9,333	First 3 per month free of charge, thereafter: Promotional fee: 0.9%, max. HUF 8,000* Standard fee: 0.9%, max. HUF 8,296
	Domestically, by debit card from a foreign ATM				
	Abroad, with debit card from an ATM operated by Raiffeisen (group) holding its own account	First 2 per month free of charge, thereafter: Promotional fee: 1.3% max. HUF 10,268* Statandard fee: 1.34% max. HUF 10,647	First 3 per month free of charge, thereafter: Promotional fee: 1,1% max. HUF 10,268* Statandard fee: 1.14% max. HUF 10,647	First 3 per month are free of charge, thereafter: Promotional fee: 1%, max. HUF 9,000* Standard fee: 1%, max. HUF 9,333	First 3 per month are free of charge, thereafter: Promotional fee: 0.9%, max. HUF 8,000* Standard fee: 0.9%, max. HUF 8,296
Cash withdrawal	Abroad, Debit card from foreign ATMs in EUR				
	Domestically, without a bank card in a branch	Promotional fee: 1.1% max. HUF 1,000,000* Standard fee: 1,45%, max. HUF 1,037,000 The maximum withdrawable amount is HUF 90,000,000 per transaction		Promotional fee: 1.4%, max. HUF 1,000,000* Standard fee: 1.4%, max. HUF 1,037,000 The maximum withdrawal amount per transaction is HUF 150 million	Promotional fee: 1.4%, max. HUF 1,000,000* Standard fee: 1.4%, max. HUF 1,037,000 The maximum withdrawal amount per transaction is HUF 150 million
Cash withdrawal	Abroad, Debit card from foreign ATMs Not in EUR	Promotional fee: 1.8%, min. EUR 13, max. EUR 100.76* Standard fee: 1.86%, min. EUR 13.48 , max. EUR 104.48		Promotional fee: 1.55%, min. EUR 10, max EUR 80* Standard fee: 1.55%, min. EUR 10.37, max EUR 82.96	
Cash deposit domestically	HUF cash deposit at your own ATM	HUF 0	HUF 0	HUF 0	HUF 0
In-Bank transfer between own accounts		HUF 0	HUF 0	HUF 0	HUF 0
Sending money within Hungary in HUF at branch, Raiconnect, Raiffeisen Direkt ⁶	in-Bank, interbank	Promotional fee: 0.85%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 an additional 0.45%, max. HUF 20,000*		Promotional fee: 0.50%, min. HUF 1,000, max. HUF 11,000* Standard fee: 0.50%, min. HUF 1,037, max. HUF 11,407	Promotional fee: 0.50%, min. HUF 1,000, max. HUF 10,000* Standard fee: 0.50%, min. HUF 1,037, max. HUF 10,370
		Standard fee: 0.88%, min. HUF 1,037, max. HUF 13,481 and for the portion exceeding HUF 50,000 an additional 0.45%, max. HUF 20,000		and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	
Sending money within Hungary in HUF via Raiffeisen DirektNet, myRaiffeisen mobileapplication or on myRaiffeisen portal	in-Bank, interbank	Up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank AND inter-bank (collectively) one-off transfers are free of charge ³ fee for each additional transfer exceeding this amount: for the portion exceeding HUF 50,000 0.45%, max. HUF 20,000*		Up to a total value of HUF 1,000,000 (regardless of the number of transactions) in a given calendar month, intra-bank AND inter-bank (collectively) one-off transfers are free of charge ³ fee for each additional transfer exceeding this amount: for the portion exceeding HUF 50,000 0.45%, max. HUF 20,000*	
Permanent transfer in HUF Inside and outside the bank	at branch and RaiConnect, Raiffeisen Direkt	Promotional fee: Up to a total value of 500,000 HUF in a given calendar month, standing orders are free of charge, regardless of the number of transactions. For the portion exceeding the total value of 500,000 HUF in the given month and for every additional transfer, the promotional fee is: 0.55%, min. HUF 1,000, max. HUF 13,000 and for the portion exceeding HUF 50,000 0.45%, max. HUF 20,000* Promotional fee after the expiration or termination of the promotion marked with a star: up to a total value of 500,000 HUF in a given calendar month, standing orders are free of charge, regardless of the number of transactions. For the portion exceeding the total value of 500,000 HUF in the given month and for every additional transfer, the promotional fee is: 0.57%, min. HUF 1,037, max. HUF 13,481 and for the portion exceeding HUF 50,000 0.45%, max. HUF 20,000 Standard fee: 0.57%, min. HUF 1,037, max. HUF 13,481 and for the portion exceeding HUF 50,000 0.45%, max. HUF 20,000		Promotional fee: 0.40%, min. HUF 1,000, max. HUF 11,000* Standard fee: 0.40%, min. HUF 1,037, max. HUF 11,407	Promotional fee: 0.40%, min. HUF 1,000, max. HUF 10,000* Standard fee: 0.40%, min. HUF 1,037, max. HUF 10,370
				and for the portion exceeding HUF 50,000 an additional 0.45%, max. HUF 20,000	
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	Up to a total value of HUF 500,000 in a given calendar month (regardless of the number of transactions) standing orders are free of charge ⁴ A fee for each additional transfer exceeding this amount: for the portion exceeding HUF 50,000 0.45%, max. HUF 20,000		Up to a total amount of HUF 10,000,000 in a given calendar month (regardless of the number of transactions), standing orders are free of charge ⁴ A fee for each additional transfer exceeding this amount: for the portion exceeding HUF 50,000 0.45%, max. HUF 20,000	

		Premium Banking	Premium Banking Plus	Private Banking	Private Banking Superior
		Providing a debit card			
PREMIUM Start CLEVERcard (main and additional card fee)	application fee	-	-	-	-
	first annual fee	HUF 0	HUF 0	HUF 0	HUF 0
	further annual fee	Promotional fee: HUF 8,500* Standard fee: HUF 8,814 At card purchases of a minimum of HUF 1.5 million, the fee is waived at 100%	Promotional fee: HUF 8,500* Standard fee: HUF 8,814 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 100%	Promotional fee: HUF 8,500* Standard fee: HUF 8,814 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 100%	Promotional fee: HUF 8,500* Standard fee: HUF 8,814 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 100%
Premium MC Platina (main and additional card fee)	application fee	-	-	-	-
	first annual fee	Promotional fee: HUF 26,250* Standard fee: HUF 27,221	Promotional fee: HUF 17,500* Standard fee: HUF 18,147	Promotional fee: HUF 35,000* Standard fee: HUF 36,295	Promotional fee: HUF 35,000* Standard fee: HUF 36,295
	further annual fee	Promotional fee: HUF 35,000* Standard fee: HUF 36,295 At card purchases of a minimum of HUF 1.5 million, the fee is waived at 25%	Promotional fee: HUF 35,000* Standard fee: HUF 36,295 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	Promotional fee: HUF 35,000* Standard fee: HUF 36,295 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	Promotional fee: HUF 35,000* Standard fee: HUF 36,295 At card purchases worth a minimum of HUF 2.5 million, the fee is waived at 50%
PRIVATE MC Standard debit card (main and additional card fee)	application fee	not available for new applications	not available for new applications	-	-
	first annual fee			HUF 0	HUF 0
	further annual fee			Promotional fee: HUF 7,000* Standard fee: HUF 7,259 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 100%	HUF 0
PRIVATE VISA GOLD debit card (main and additional card fee)	application fee	not available for new applications	not available for new applications	-	-
	first annual fee			Promotional fee: HUF 12,500* Standard fee: HUF 12,962	Promotional fee: HUF 12,500* Standard fee: HUF 12,962
	further annual fee			Promotional fee: HUF 25,000* Standard fee: HUF 25,925 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	Promotional fee: HUF 25,000* Standard fee: HUF 25,925 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%
PRIVATE MC Platina debit card (main and additional card fee)	application fee	not available for new applications	not available for new applications	-	-
	first annual fee			HUF 0	HUF 0
	further annual fee			Promotional fee: HUF 30,000* Standard fee: HUF 31,110 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	Promotional fee: HUF 25,000* Standard fee: HUF 25,925 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%
PRIVATE MC Platina credit card	application fee	-	-	-	-
	first annual fee	-	-	HUF 47,420	HUF 47,420
	further annual fee	-	-	HUF 47,420	HUF 47,420
PRIVATE MC W. Elite (main and additional card fee)	application fee	not available for new applications	not available for new applications	-	-
	first annual fee			Promotional fee: HUF 30,000* Standard fee: HUF 31,110	HUF 0
	further annual fee			Promotional fee: HUF 60,000* Standard fee: HUF 62,220 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 25%	Promotional fee: HUF 50,000* Standard fee: HUF 51,850 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%
Virtual card (Virtual No Plastic Mastercard)	monthly fee	Promotional fee: HUF 200* Standard fee: HUF 207	Promotional fee: HUF 200* Standard fee: HUF 207	HUF 0	HUF 0
	application fee	Promotional fee: HUF 500* Standard fee: HUF 518	Promotional fee: HUF 500* Standard fee: HUF 518	HUF 0	HUF 0
Apple Pay/RaiPay/Google Pay (Mastercard cards)		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Types of bank cards that can be applied for per channel		The Premium Start CLEVERcard, Premium Mastercard Platina and Virtual bank cards are available on the Raiffeisen Online Account Opening Platform and myRaiffeisen mobile application and in branch			
Mastercard MoneySend/Visa FastFund Credit a transaction to your debit card linked bank account		Bank cards can only be applied for at branch.			
EBKM: 0,01%.		HUF 0	HUF 0	HUF 0	HUF 0

The comparison was made according to the current Consumer, Premium Banking and Private Banking List of Conditions. The conditions in the table may be modified until the day of contracting. The provided information and conditions above are for informational purposes only and are not comprehensive. The Bank announces all the terms and conditions of its financial services in the effective Consumer List of Conditions.

¹In case of fulfilling the conditions of the account package.

² Customer is eligible to the free of charge cash withdrawals, if the Customer submitted a declaration about free of charge cash withdrawal for the bank account.

³ All completed and booked electronic HUF ad hoc transfer transactions completed and booked during the entire calendar month are included in the discount transfer limit. The limit is calculated based on the order of accounting. In case of switching account packages, even transactions made and booked in the previous account package in the given calendar month count towards the discount limit.

⁴ All completed and booked electronic HUF permanent transfer transactions during the entire calendar month are included in the discount transfer limit. The limit is calculated based on the order of accounting. In case of switching account packages, even transactions made and booked in the previous account package in the given calendar month count towards the discount limit.



KiberPajzs
Védelem a pénzügyekben

[Vértezzel fel magát a kibercsalásokkal szemben, látogasson el a KiberPajzs honlapra.](#)



TO
100.000 EUR
OBA

INSURED
DEPOSIT

The Bank accounts are insured by the National Deposit Insurance Fund of Hungary.

Date:

Customer's authorised signature: