

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 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 On the above-mentioned website, under the Archive heading under the given document, it also publishes their no longer valid text, so you can also find the text in effect at the time of the conclusion of the framework agreement, as well as the text affected by subsequent amendments.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.

	Aktív	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 Openning Platform, myRaiffeisen mobile application 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	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	HUF 2,499, Special Promotion until 31.05.2025: HUF 1,999	-	HUF 987/month/account	-
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 2024: 145,400 – but until May 31, 2025, the promotional minimum is 50,000 HUF. OR 3. Existing credit or loan product (except for credit card)	-	<u>Monthly credit condition fulfilled:</u> HUF 291 / month Promotion: In case of account openings until 31.12.2025 in the six months following the account opening HUF 0 / 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 Promotion 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
Direct debit [Payment of utility bills] - in branch, via Raiffeisen Direkt	0,6%, min. HUF 1,000, max. HUF 20,000 via Raiffeisen Direkt promotion until 31.05.2025 0,45%, max. HUF 20,000	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 charge	Free of charge
Direct 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 ²⁾	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.
Cash withdrawal in Hungary [Fees of domestic ATM HUF cash withdrawal (above free of charge/discounted Cash withdrawal in Hungary [Fees of cash withdrawal in Raiffeisen Branch]	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 1.2% min. HUF 2,000 max. HUF 100,000 +0.9%	From Raiffeisen ATM: 1.23%, min. HUF 870 From other ATMs: 2.16%, min. HUF 870 0.97% min. HUF 1,815, max. HUF 33,033 + 0.9%	From Raiffeisen ATM: 1.28%, min. HUF 912 From other ATM: 2.26%, min. HUF 912 0.97% min. HUF 1,815, max. HUF 33,033 + 0.9%	Fees charaed for any additional 5 transactions: From Raiffeisen ATM: 1.28%, min. HUF 912 From other ATM: 2.26%, min. HUF 912 0.97% min. HUF 1,815, max. HUF 33,033 + 0.9%
Mailed paper based statement	HUF 990 /pcs	HUF 163/pc	HUF 163/pc	HUF 163/pc
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: HUF 1,000 , special promotion until 31.05.2025: HUF 0 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:

		Aktiv	Yelloo	Relationship Account	Basic Account
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	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	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	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
	interbank	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	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	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	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
Sending money within Hungary in HUF at Raiffeisen Direkt (phone)	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	1.38% min. HUF 696, max. HUF 20,944 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,944	0,22%, min. HUF 411, max. HUF 16,516 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 16,516	0,22%, min. HUF 411, max. HUF 16,516 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 16,516
	interbank	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	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	0.32%, min. HUF 494, max. HUF 16,516 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 16,516	0.32%, min. HUF 494, max. HUF 16,516 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 16,516
Sending money within Hungary in HUF via Raiffeisen DirektNet, myRaiffeisen mobileapplication or on myRaiffeisen portal	in-Bank	up to HUF 50,000: 0.15% , special promotion until 31.05.2025: HUF 0 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	up to HUF 50,000: HUF 0 For the portion exceeding HUF 50,000, 0,12% min. HUF 66 max HUF 8,235 + 0.45%, max. HUF 20,000	Promotional fee (valid until withdrawn, latest till 31st of December 2025): HUF 0 Normal fee: For the portion exceeding HUF 50,000 0.45%, max. HUF 20,000
	interbank	up to HUF 50,000: 0.15% , special promotion until 31.05.2025: HUF 0 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	up to HUF 50,000: HUF 0 For the portion exceeding HUF 50,000, 0,12% min. HUF 100 max HUF 8,235 + 0.45%, max. HUF 20,000	Promotional fee (valid until withdrawn, latest till 31st of December 2025): HUF 0 Normal fee: 0.20% min. HUF 384 max. HUF 9,268 and for the portion exceeding HUF 50,000, an additional 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	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	0,22% min. 329 Ft, max. 19.817 Ft and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	0,22% min. 329 Ft, max. 19.817 Ft and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000
Standing Order at Raiffeisen Direkt (phone)		<u>Special promotion until 31.05.2025:</u> 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 + 0.45% max. HUF 20,000 <u>Normal fee:</u> 0.5%, min. HUF 1,000 max. HUF 20,000 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000	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	For the portion exceeding HUF 50,000, 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, an additional 0.45%, max. HUF 20,000		
	Providing a debit card				
Mastercard Standard	annual fee	HUF 10,000	Promotional fee ³ : HUF 8,403 Standard fee: HUF 9,228	Promotional fee ³ : HUF 9,566 Standard fee: HUF 10,540	Not applicable
	application fee	HUF 0	HUF 4,619	HUF 4,469	Not applicable
VertiCard (Mastercard Unembossed bank card)	annual fee	Promotional fee of the 1st year: HUF 0 The promotion is valid until 31.05.2025 the latest. Standard fee: HUF 8,200	Promotional fee ⁴ HUF 0 Standard fee: HUF 8,067	Until 31.12.2025. promotional fee: HUF 0 Standard fee: HUF 8,067	HUF 0
	application fee	Promotional fee of the 1st year: HUF 0 The promotion is valid until 31.05.2025 the latest. Standard fee: HUF 5,000	1st application fee: Promotional fee ⁴ HUF 0 Standard fee: HUF 4,386 From the 2nd application: HUF 4,386	Until 31.12.2025. 1st year promotional fee: HUF 0 Standard fee: HUF 4,386 From the 2nd application: HUF 4,386	HUF 0
Virtual card (Virtual No Plastic Mastercard)	monthly fee	HUF 207	HUF 207	HUF 207	Not applicable
	whole annual fee	HUF 2,484	HUF 2,484	HUF 2,484	Not applicable
	application fee	HUF 518	HUF 518	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 Opening Platform, myRaiffeisen mobile application and in Branch	At Raiffeisen Online Account Opening Platform, myRaiffeisen mobile application and in Branch	At Branch	At Branch
Interest on demand		0.01% HUF 0	0.01% HUF 0	0.01% HUF 0	0.01% HUF 0
Account maintenance fee/month		If the conditions are fulfilled	If the conditions are fulfilled	If the conditions are fulfilled	If the conditions are fulfilled
Condition of free of charge account maintenance		Costumer has a monthly regular income of at least HUF 400,000 in a lump sum	Costumer has a monthly regular income of at least HUF 700,000 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		HUF 15,555	HUF 22,814	HUF 22,814	HUF 22,814
Purchase with debit or credit cards in Hungary, Purchase		HUF 0	HUF 0	HUF 0	HUF 0
Direct debit [Payment of utility bills]	at branch and RaiConnect	HUF 51 + 0.45%, max. HUF 20,000 Promotion: until withdrawn, latest till 31/05/2025 HUF 0	HUF 51 + 0.45%, max. HUF 20,000 Promotion: until withdrawn, latest till 31/05/2025 HUF 0	0.45%, max. HUF 20,000	0.45%, max. HUF 20,000
	Raiffeisen Direct	HUF 51 + 0.45%, max. HUF 20,000 Promotion: until withdrawn, latest till 31/05/2025 HUF 0	HUF 51 + 0.45%, max. HUF 20,000 Promotion: until withdrawn, latest till 31/05/2025 HUF 0	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	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: 1,34%, max. HUF 10,647	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: 1,14%, max. HUF 10,647	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: 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: 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	1,34%, max. HUF 10,647	1,14%, max. HUF 10,647	1%, max. HUF 9,333	0.9%, max. HUF 8,296
Cash withdrawal in Hungary [Free ATM HUF cash withdrawal in case of non-declaration by the Customer]	Abroad, Debit card from foreign ATMs in EUR				
	Domestically, Debit card from own ATM	The first 2 transactions per month are free of charge, thereafter: 1,34%, max. HUF 10,647	The first 3 transactions per month are free of charge, thereafter: 1,14%, max. HUF 10,647	The first 3 transactions per month are free of charge, thereafter: 1%, max. HUF 9,333	The first 3 transactions per month are free of charge, thereafter: 0.9%, max. HUF 8,296
	Domestically, by debit card from a foreign ATM				
Cash withdrawal	Abroad, with debit card from an ATM operated by Raiffeisen (group) holding its own account	The first 2 transactions per month are free of charge, thereafter: 1,34%, max. HUF 10,647	The first 3 transactions per month are free of charge, thereafter: 1,14%, max. HUF 10,647	The first 3 transactions per month are free of charge, thereafter: 1%, max. HUF 9,333	The first 3 transactions per month are free of charge, thereafter: 0.9%, max. HUF 8,296
	Abroad, Debit card from foreign ATMs in EUR				
	Domestically, without a bank card in a branch	1.1%, max. HUF 1,000,000 The maximum withdrawal amount per transaction is HUF 90 million	1.1%, max. HUF 1,000,000 The maximum withdrawal amount per transaction is HUF 90 million	1.4%, max. HUF 1,037,000 The maximum withdrawal amount per transaction is HUF 150 million	1.4%, max. HUF 1,037,000 The maximum withdrawal amount per transaction is HUF 150 million
	Domestically, with a debit card in a foreign branch	1,86%, min. HUF 1,555, max. HUF 36,572	1,86%, min. HUF 1,555, max. HUF 36,572	1.55%, min. HUF 1,348, max. HUF 31,110	1.3%, min. HUF 1,037, max. HUF 25,925
	Domestically, by post with debit card				
Cash deposit domestically	Abroad, Debit card from foreign ATMs Not in EUR	1,86%, min. EUR 13.48 , max. EUR 104.48	1,86%, min. EUR 13.48 , max. EUR 104.48	1.55%, min. EUR 10,37, max EUR 82,96	1.3%, min. EUR 5,18, max. EUR 62,22
	Abroad, with a debit card in your own account manager (group) branch	1,86%, min. EUR 25.92 , max. EUR 104.48	1,86%, min. EUR 25.92 , max. EUR 104.48	1.55%, min. EUR 20,74, max. EUR 82,96	1.3%, min. EUR 15,55, max. EUR 62,22
	Abroad, Debit card in a foreign branch				
Cash deposit domestically	HUF cash deposit at your own ATM	HUF 0	HUF 0	HUF 0	HUF 0
	HUF cash deposit My Account	HUF 0	HUF 0	HUF 0	HUF 0
	Forint coin and forint banknote deposit and EXCHANGE (per denomination, per day)	Up to 50 coins or banknotes, the amount is HUF 0. Beyond 50, a fee of 2,07%, max. HUF 259,250, is applied based on the face value of banknotes and coins.	Up to 50 coins or banknotes, the amount is HUF 0. Beyond 50, a fee of 2,07%, max. HUF 259,250, is applied based on the face value of banknotes and coins.	Up to 50 coins or banknotes, the amount is HUF 0. Beyond 50, a fee of 2%, max. HUF 250,000, is applied based on the face value of banknotes and coins.	Up to 50 coins or banknotes, the amount is HUF 0. Beyond 50, a fee of 2%, max. HUF 250,000, is applied based on the face value of banknotes and coins.
Mailed paper based statement		According to the Retail Conditions List	According to the Retail Conditions List	Free of charge	Free of charge

		Premium Banking	Premium Banking Plus	Private Banking	Private Banking Superior	
		Account transaction fees				
In-Bank transfer between own accounts	at branch and RaiConnect	HUF 0	HUF 0	HUF 0	HUF 0	
	Raiffeisen Direct	HUF 0	HUF 0	HUF 0	HUF 0	
	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	HUF 0	HUF 0	HUF 0	HUF 0	
Discounts related to payment orders		-	-	-	-	
Sending money within Hungary in HUF at branch ⁶	in-Bank	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		0.50%, min. HUF 1,037, max. HUF 11,407 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000		
	interbank	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		0.50%, min. HUF 1,037, max. HUF 11,407 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000		
Sending money within Hungary in HUF at Raiffeisen Direkt (phone)	in-Bank	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		0.50%, min. HUF 1,037, max. HUF 11,407 and for the portion exceeding HUF 50,000, an additional 0.45%, max. HUF 20,000		
	interbank	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		0.50%, min. HUF 1,037, max. HUF 11,407 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 mvRaiffeisen portal		in-Bank, interbank		Up to a total amount of HUF 1,000,000 in a given calendar month (regardless of the number of transactions), both internal and external one-time transfers are free of charge. ⁵ For any transfers beyond this limit, there is a fee of 0.45% on the amount exceeding HUF 50,000, with a maximum charge of HUF 20,000.		
Permanent transfer in HUF Inside and outside the bank	at branch and RaiConnect	Promotion: until 31 May 2025, 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. For the portion exceeding HUF 500,000 in the given month and for each additional transfer: 0.57%, min. HUF 1,037, max. HUF 13,481 and for the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000		0.40%, min. HUF 1,037, max. HUF 11,407		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		
	Raiffeisen Direct	Promotion: until 31 May 2025, 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. For the portion exceeding HUF 500,000 in the given month and for each additional transfer: 0.57%, min. HUF 1,037, max. HUF 13,481 and for the portion exceeding HUF 50,000, 0.45%, max. HUF 20,000		0.40%, min. HUF 1,037, max. HUF 11,407		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 amount of HUF 500,000 in a given calendar month (regardless of the number of transactions), standing orders are free of charge. ⁶ For any transfers beyond this limit, there is a fee of 0.45% on the amount exceeding HUF 50,000, with a maximum charge of 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. ⁶ For any transfers beyond this limit, there is a fee of 0.45% on the amount exceeding HUF 50,000, with a maximum charge of HUF 20,000		
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	
	annual membership fee	HUF 8,814 At card purchases of a minimum of HUF 1.5 million, the fee is waived at 100%	HUF 8,814 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 100%	HUF 8,814 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 100%	HUF 8,814 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 100%	
PRIVATE MC Standard debit card (main and additional card fee)	application fee	-	-	-	-	
	first annual fee	HUF 8,814	HUF 8,814	HUF 0	HUF 0	
	annual membership fee	HUF 8,814 At card purchases of a minimum of HUF 1.5 million, the fee is waived at 50%	HUF 8,814 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	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	-	-	-	-	
	first annual fee	HUF 25,925	HUF 25,925	HUF 12,962	HUF 12,962	
	annual membership fee	HUF 25,925 At card purchases of a minimum of HUF 1.5 million, the fee is waived at 25%	HUF 25,925 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	HUF 25,925 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	HUF 25,925 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	
Premium MC Platina (main and additional card fee)	application fee	-	-	-	-	
	first annual fee	HUF 27,221	HUF 18,147	HUF 36,295	HUF 36,295	
	annual membership fee	HUF 36,295 At card purchases of a minimum of HUF 1.5 million, the fee is waived at 25%	HUF 36,295 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	HUF 36,295 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	HUF 36,295 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	

		Premium Banking	Premium Banking Plus	Private Banking	Private Banking Superior
PRIVATE MC Platina debit card (main and additional card fee)	application fee	-	-	-	-
	first annual fee	HUF 36,295	HUF 36,295	HUF 0	HUF 0
	annual membership fee	HUF 36,295 At card purchases of a minimum of HUF 1.5 million, the fee is waived at 25%	HUF 36,295 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	HUF 31,110 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 50%	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
	annual membership fee	-	-	HUF 47,420	HUF 47,420
PRIVATE MC W. Elite (main and additional card fee)	application fee	-	-	-	-
	first annual fee	HUF 62,220	HUF 62,220	HUF 31,110	HUF 0
	annual membership fee	HUF 62,220	HUF 62,220	HUF 62,220 At card purchases of a minimum of HUF 2.5 million, the fee is waived at 25%	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	HUF 207	HUF 207	HUF 0	HUF 0
	whole annual fee	HUF 2,484	HUF 2,484	HUF 0	HUF 0
	application fee	HUF 518	HUF 518	HUF 0	HUF 0
Using Apple Pay		HUF 0	HUF 0	HUF 0	HUF 0
Using RaiPay		HUF 0	HUF 0	HUF 0	HUF 0
Using Google Pay		HUF 0	HUF 0	HUF 0	HUF 0
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. Premium CLEVERcard, Premium Mastercard Platina and Virtual bank cards can be applied for in branch. Bank cards can only be applied for at branch.			
Mastercard MoneySend/Visa FastFund Credit a transaction to your debit card linked bank account		HUF 0	HUF 0	HUF 0	HUF 0
Change the account number assigned to a bank card	myRaiffeisen mobileapplication	Promotional fee: HUF 0 ⁷	Promotional fee: HUF 0 ⁷	HUF 0	HUF 0
	at branch, Raiffeisen Direct, DirektNet, myRaiffeisen portal	According to the Retail Conditions List	According to the Retail Conditions List	HUF 278 Promotional fee: HUF 0 ⁷	HUF 278 Promotional fee: HUF 0 ⁷
Insurance (accident, sickness, baggage)		According to the Retail Conditions List	According to the Retail Conditions List	For FWR MC Standard, according to the Retail Conditions List, it is HUF 3,990. For other card types, travel insurance is included at no cost.	For FWR MC Standard, according to the Retail Conditions List, it is HUF 3,990. For other card types, travel insurance is included at no cost.
Balance inquiry own 24 hours		According to the Retail Conditions List	According to the Retail Conditions List	HUF 0	HUF 0
InternetBank monthly fee		HUF 0	HUF 0	HUF 0	HUF 0
Mobile app monthly fee		HUF 0	HUF 0	HUF 0	HUF 0
SMS monthly fee		HUF 207	HUF 207	HUF 207	HUF 0
SMS piece fee		HUF 41 Promoiton: HUF 0 until 31/01/2025	HUF 41 Promoiton: HUF 0 until 31/01/2025	HUF 0	HUF 0

EBKM: 0,01%.

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 conditions above are for information only, 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 The promotion is valid until withdrawal.

⁴ The promotion is valid until withdrawal, latest till 31/05/2025.

⁵ 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.

⁶ 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.

⁷ The promotion is valid via myRaiffeisen mobile application until withdrawal, latest till 31/12/2025.

By signing this information document you expressly confirm that you had an opportunity to 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, the effective Consumer and Premium Banking and Featured Private Clients (Private Banking) List of Terms and the Announcement on the services available on the accounts of minor account holders with limited legal capacity prior to the conclusion of the contract, and that you have understood, acknowledge and accept the same.
I confirm the above.



Date:

Customer's authorised signature:

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