

Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.

Account name: Aktiv Account

Date: 01 December 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 ser	vices		
Maintaining the account	Standard account maintenance and package fee with	Monthly fee	HUF 2,499
	electronic account statement	Total annual fee	HUF 29,988
	Standard account maintenance and	Monthly fee	HUF 2,499
	package fee with paper based account statement	Total annual fee	HUF 29,988
	Account closing fee	If less than 6 months have passed between the opening of the account and the submission of the bank account termination request	HUF 7,000

	Account package switching fee	If more than 6 months have passed between the opening of the account and the submission of the bank account termination request	HUF 0 HUF 3,730
	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 40/SMS
		[Mobil Banking Card Info automatically sent SMS]	HUF 40/SMS
	SMS service/package fee	[Mobil Banking Account Info] Monthly fee	HUF 250
		[Mobil Banking Account Info] Total annual fee	HUF 3,000
		[Mobil Banking Card Info] Monthly fee	HUF 250
		[Mobil Banking Card Info] Total annual fee	HUF 3,000
		[DirektNet login notification SMS service] Monthly fee	HUF 250
		[DirektNet login notification SMS service] Total annual fee	HUF 3,000
Telephone banking service	Telephone banking service monthly fee and		-
SGI VICE	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 mobileapplication, myRaiffeisen portal,up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000	0.15%
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, above HUF 50,000 for the portion exceeding HUF 50,000	0.15%, min. HUF 100, max. HUF 15,000 + 0.45%, max. HUF 20,000
	Outside account provider on telephone	in Raiffeisen Direkt interbank above HUF 50,000 for the portion exceeding HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	Outside account provider on paper (at branch)	above HUF 50,000 for the portion exceeding HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	Within account provider electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, in- Bank up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000	0.15%
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal in- Bank above HUF 50,000 for the portion exceeding HUF 50,000	0.15%, min. HUF 100, max. HUF 15,000 + 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	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	Within account provider on paper (at branch)	above HUF 50,000 for the portion exceeding HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 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 1,000
	Transfer between own accounts on paper (at branch)		HUF 1,000
Standing order	In HUF Outside account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000	0.15%
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000	0.15%, min. HUF 100, max. HUF 15,000 + 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	0.6%, min. HUF 1,000, max. HUF 20,000 + 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	0.6%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	In HUF Within account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000	0.15%
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000	0.15%, min. HUF 1,00, max. HUF 15,000 + 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	0.6%, min. HUF 1,000, max. HUF 20,000 + 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	0.6%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
Direct debit	In HUF Outside account provider, electronically In HUF Outside account provider, on telephone In HUF Outside account provider, on	via Raiffeisen DirektNet, myRaiffeisen mobileapplication in Raiffeisen Direkt at branch	0.45%, max. HUF 20,000 0.6%, min. HUF 1,000, max. HUF 20,000 0.6%, min. HUF 1,000, max. HUF
	paper (at branch) In HUF Within account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	20,000 0.45%, max. HUF 20,000
	In HUF Within account provider, on telephone	in Raiffeisen Direkt	0.6%, min. HUF 1,000, max. HUF
	In HUF Within account provider, on paper (at branch)	at branch	20, 0.6%, min. HUF 1,000, max. HUF
Sending money in euro (SEPA)	International electronically	Standard fee via Raiffeisen DirektNet, myRaiffeisen mobileapplication the second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000, + 0.45%, max. HUF 20,000
		Conversion fee	0.46%, min. EUR 2 max. EUR 300
	International on telephone	Standard fee in Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000, + 0.45%, max. HUF 20,000
		Conversion fee	0.46%, min. EUR 2 max. EUR 300
	International on paper (at branch)	Standard fee the second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000, + 0.45%, max. HUF 20,000
		Conversion fee	0.46%, min. EUR 2 max. EUR 300

Domestic electronically	EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000, + 0.45%, max. HUF 20,000
	EUR payment in Bank-Conversion fee Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.46%, min. EUR 2 max. EUR 300 1%, min. HUF 1,000, max. HUF 20,000, + 0.45%, max. HUF 20,000
	Domestic EUR payment - Conversion fee	0.46%, min. EUR 2 max. EUR 300
Domestic on telephone	EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	EUR payment in Bank- Conversion fee	0.46%, min. EUR 2, max. EUR 300
	Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	Domestic EUR payment - Conversion	0.46%, min. EUR 2, max. EUR 300
Domestic on paper (at branch)	fee EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000
	EUR payment in Bank- Conversion fee	0.46%, min. EUR 2, max. EUR 300
	Domestic EUR payment. Standard fee. The second part applies to the portion	1%, min. HUF 1,000, max. HUF 20,000 + 0.45%, max. HUF 20,000

	exceeding equivalent amount of HUF 50,000 Domestic EUR payment - Conversion fee	0.46%, min. EUR 2, max. EUR 300
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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 50,000	1%, min. EUR 9, max. EUR 300
		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	1%, min. EUR 9, max. EUR 300 + 0,45%, max. HUF 20,000
		Conversion fee	0.46%, min EUR 2, max. EUR 300
	International on telephone	Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 50,000	1%, min. EUR 9, max. EUR 300
		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	1%, min. EUR 9, max. EUR 300 + 0,45%, max. HUF 20,000
		Conversion fee	0.46%, min EUR 2, max. EUR 300
	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	1%, min. EUR 9, max. EUR 300

	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 Conversion fee	1%, min. EUR 9, max. EUR 300 + 0.45%, max. HUF 20,000 0.46%, min EUR 2, max. EUR 300
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	1%, min. EUR 9, max. EUR 300 + 0.45%, max. HUF 20,000
	Interbank, in case of transfer out of EEA, in other currency Conversion fee	0.46%, min EUR 2, max. EUR 300
	In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. EUR 9, max. EUR 150 + 0.45%, max. HUF 20,000
	In Bank - Conversion fee	0.46%, min EUR 2, max. EUR 300
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	1%, min. EUR 9, max. EUR 300 + 0.45%, max. HUF 20,000
	Interbank, in case of transfer out of EEA, in other currency Conversion fee	0.46%, min EUR 2, max. EUR 300
	In Bank. Standard fee. The second part applies to the portion	1%, min. EUR 9, max. EUR 150 + 0.45%, max. HUF 20,000

		exceeding equivalent amount of HUF 50,000	
		In Bank - Conversion fee	0.46%, min EUR 2, max. EUR 300
	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 50,000	1%, min. EUR 9, max. EUR 300 + 0.45%, max. HUF 20,000
		Interbank, in case of transfer out of EEA, in other currency Conversion fee	0.46%, min EUR 2, max. EUR 300
		In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	1%, min. EUR 9, max. EUR 150 + 0.45%, max. HUF 20,000
		In Bank - Conversion fee	0.46%, min EUR 2, max. EUR 300
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Crediting of foreign currency amounts	Outside account provider in currency corresponding to the currency of the payment account Outside account provider in currency different from the currency of the payment account	Conversion fee	HUF 0 0.46%, min EUR 2, max. EUR 300
	provider in currency corresponding to the currency of the payment account Outside account provider in currency different from the currency of the		HUF 0 0.46%, min EUR 2,
	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 in currency corresponding to the currency of the payment account Within account Within account provider within account provider or the payment account within account provider		HUF 0 0.46%, min EUR 2, max. EUR 300 HUF 0 0.46%, min EUR 2,
	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 in currency corresponding to the currency of the payment account Within account provider in currency of the payment account Within account provider in currency different from the currency of the		HUF 0 0.46%, min EUR 2, max. EUR 300 HUF 0 0.46%, min EUR 2,
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 in currency corresponding to the currency of the payment account Within account provider in currency of the payment account Within account provider in currency different from the currency of the		HUF 0 0.46%, min EUR 2, max. EUR 300 HUF 0 0.46%, min EUR 2,

	Main card first annual fee		HUF 10,000
	Main card annual fee from the second year		HUF 10,000
[VISA Platinum]	Main card application fee		-
	Main card first annual fee		HUF 35,000
	Main card annual fee from the second year		HUF 35,000
[VISA Infinite]	Main card application fee		-
	Main card first annual fee		HUF 65,000
	Main card annual fee from the second year		HUF 65,000
Providing a credit card	Name of credit card linked to payment account	Service is not available	
	Main card application fee		-
	Main card first annual fee		-
	Main card annual fee from the second year		-
	Annual lending rate		-
	APR in the commercial communication Annual default interest		-
	rate Penalty fee for late		-
	payment Credit limit		-
	overshooting fee		-
	Monthly cycle closing fee		-
	Fee of redemption /payment/repayment at own branch		-

	Fee of transferring		-
	redemption		
	/payment/repayment Fee of redemption		
	/payment/repayment by		-
	postal cheque		
Purchases with debit	Purchases with debit		HUF 0
or credit cards in	card in Hungary		
Hungary	Purchases with credit		
	card in Hungary		-
Purchases with debit	Purchases with debit		HUF 0
or credit cards abroad	card abroad		
	Purchases with credit		-
Cash withdrawal in	Card abroad	[ULIE novements (in	1 20/ min UIE
Hungary	Without bankcard at branch	[HUF payments (in banknotes and coins)]	1.2%, min. HUF 2,000, max. HUF 100,000 + 0.9%
	With debit card from	Domestic HUF	1.2%, min. HUF
	own ATM	transactions from	990, max. HUF
		Raiffeisen ATM –	20,000
		standard fee	
	With debit card from	Domestic HUF	1.5%, min. HUF
	other ATM	transactions from other	1,500, max. HUF
		ATM – standard fee	30,000
	With debit card at own branch		-
	With debit card at other branch	[Domestic, not Raiffeisen branch (HUF transaction)]	1.5%, min. HUF 1,500, max. HUF 30,000
	With debit card at the post office	Domestic HUF transactions from other ATM and post office – standard fee	1.5%, min. HUF 1,500, max. HUF 30,000
	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	With debit card from	[Abroad ATM – in EEA	
abroad	ATM operated by own account provider	state in EUR]	max. EUR 150
	(group)		
	With debit card from	[Abroad ATM – in EEA	
	other ATM	state in EUR]	max. EUR 150

	With debit card from branch operated by own account provider (group)	[Abroad in branch]	1.5%, min. EUR 20 max. EUR 150			
	With debit card at other branch With credit card from ATM operated by own account provider	[Abroad in branch]	1.5%, min. EUR 20 max. EUR 150			
	(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 0			
Trungary	HUF cash deposit at	[HUF deposits in	HUF 1,000			
	own branch HUF cash deposit at	banknotes]	-			
	other branch HUF cash deposit at		-			
	the post office on POS terminal					
Overdrafts and related services						
Overgrants and relate	u sei vices					
Arranged overdraft	Name of the	[Raiffeisen Overdraft]				
	Name of the claimable overdraft	[Raiffeisen Overdraft]	MNB base			
	Name of the	[Raiffeisen Overdraft]	rate+19,9%			
	Name of the claimable overdraft Annual lending rate APR in the commercial	[Raiffeisen Overdraft]				
	Name of the claimable overdraft Annual lending rate	[Raiffeisen Overdraft]	rate+19,9% surcharge			
	Name of the claimable overdraft Annual lending rate APR in the commercial communication	[Raiffeisen Overdraft]	rate+19,9% surcharge 37,3% - 2% of the credit			
	Name of the claimable overdraft Annual lending rate APR in the commercial communication Credit scoring fee	[Raiffeisen Overdraft]	rate+19,9% surcharge 37,3%			
	Name of the claimable overdraft Annual lending rate APR in the commercial communication Credit scoring fee Administration fee Potential nominal provisions	[Raiffeisen Overdraft]	rate+19,9% surcharge 37,3% - 2% of the credit facility 0%			
	Name of the claimable overdraft Annual lending rate APR in the commercial communication Credit scoring fee Administration fee Potential nominal	[Raiffeisen Overdraft]	rate+19,9% surcharge 37,3% - 2% of the credit facility 0% MNB base rate + 39%, but max.			
	Name of the claimable overdraft Annual lending rate APR in the commercial communication Credit scoring fee Administration fee Potential nominal provisions Annual default interest	[Raiffeisen Overdraft]	rate+19,9% surcharge 37,3% - 2% of the credit facility 0% MNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max.			
	Name of the claimable overdraft Annual lending rate APR in the commercial communication Credit scoring fee Administration fee Potential nominal provisions Annual default interest	[Raiffeisen Overdraft]	rate+19,9% surcharge 37,3% - 2% of the credit facility 0% MNB base rate + 39%, but max. (lending rate% x			
Arranged overdraft	Name of the claimable overdraft Annual lending rate APR in the commercial communication Credit scoring fee Administration fee Potential nominal provisions Annual default interest rate Change of purchase	[Change of daily card	rate+19,9% surcharge 37,3% - 2% of the credit facility 0% MNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max.			
Arranged overdraft Other services	Name of the claimable overdraft Annual lending rate APR in the commercial communication Credit scoring fee Administration fee Potential nominal provisions Annual default interest rate		rate+19,9% surcharge 37,3% - 2% of the credit facility 0% MNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25%			
Arranged overdraft Other services	Name of the claimable overdraft Annual lending rate APR in the commercial communication Credit scoring fee Administration fee Potential nominal provisions Annual default interest rate Change of purchase limit electronically	[Change of daily card usage limit]	rate+19,9% surcharge 37,3% - 2% of the credit facility 0% MNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25% HUF 0			

Change of ATM cash withdrawal limit electronically	[Change of daily card usage limit]	HUF 0
Change of ATM cash withdrawal limit on	[Change of daily card usage limit]	HUF 1,000
telephone Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 1,000
Change of daily maximum transfer amount specified via internet banking and mobile application - at branch		HUF 494
Change of daily maximum transfer amount specified via internet banking and mobile application - on telephone		HUF 494
Change of the maximum amount of transfer that can be specified via internet banking and mobile application - at branch		HUF 494
Change of the maximum amount of transfer that can be specified via internet banking and mobile application - on telephone		HUF 494
Change of the maximum amount of transfer that can be specified via internet banking and mobile application - electronically		HUF 0
Change of daily maximum number of transfers specified via internet banking and mobile application - at branch		HUF 494

	Change of daily maximum number of transfers specified via internet banking and mobile application - on telephone Change of daily maximum number of transfers specified via internet banking and mobile application - electronically		HUF 494
Issue of certificates for the customer	Paper based copy of regular monthly bank account statement sent by postal service	[Duplicates of statements and advices] for the last 12months (For paper based statement holder customers)	HUF 2,000 / statement or advice
		[Duplicates of statements and advices] for the period before the last 12 months	HUF 3,500
	Certificate of coverage Account balance certificate	[Certification of available balance]	HUF 2,000 -
	Other certificate	[Certification of Other certificates issued by the Bank, Fees of other notifications]	HUF 2,000