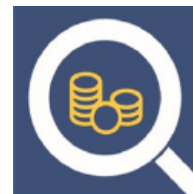


Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.

Account name: Basic Account

Date: 26 November 2025

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the following documents:
 - Conditions of Raiffeisen Bank Account, Raiffeisen CLEVERcard, Bank-, Credit Card List of Conditions, Conditions of Cash and Cheque Transactions, “Fedezetlen Hitelek Kondíciós lista”.
 - Exchange rates:
<https://www.raiffeisen.hu/web/english/individuals/online-services/exchange-rates/retail>
- A glossary of the terms used in this document is available free of charge.

| Service | Fee | | |
|--------------------------|--|---|------------|
| General account services | | | |
| Maintaining the account | Standard account maintenance and package fee with electronic account statement | Monthly fee | HUF 1,334 |
| | | Total annual fee | HUF 16,008 |
| | Standard account maintenance and package fee with paper | Monthly fee | HUF 1,334 |
| | | Total annual fee | HUF 16,008 |
| | 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 5,000 |
| | | | |

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| | | If more than 6 months have passed between the opening of the account and the submission of the bank account termination request | HUF 0 |
| | Account package switching fee | | HUF 3,868 |
| | 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 35/SMS |
| | | [Mobil Banking Card Info automatically sent SMS] | HUF 35/SMS |
| | SMS service/package fee | [Mobil Banking Account Info] Monthly fee | HUF 177 |
| | | [Mobil Banking Account Info] Total annual fee | HUF 2,124 |
| | | [Mobil Banking Card Info] Monthly fee | HUF 177 |
| | | [Mobil Banking Card Info] Total annual fee | HUF 2,124 |
| | | [DirektNet login notification SMS service] Monthly fee | HUF 177 |
| | | [DirektNet login notification SMS service] Total annual fee | HUF 2,124 |
| Internet banking and mobile app services | Internet banking, mobile app and online services monthly and 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 | 0.20%, min. HUF 384, max. HUF 9,268 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, above HUF 50,000 for the portion exceeding HUF 50,000 | 0.20%, min. HUF 384, max. HUF 9,268 + 0.45%, max. HUF 20,000 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank or via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, in-Bank 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 | HUF 0 |
| | Outside account provider on telephone | in Raiffeisen Direkt interbank above HUF 50,000 for the portion exceeding HUF 50,000 | 0.32% min. HUF 494, max. HUF 16,516 + 0.45%, max. HUF 20,000 |
| | Outside account provider on paper (at branch) | above HUF 50,000 for the portion exceeding HUF 50,000 | 0.53% min. HUF 964, max. HUF 24,772 + 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 | HUF 0 |
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| | | for the portion below HUF 50,000 | |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal in- Bank above HUF 50,000 for the portion exceeding HUF 50,000 | 0.45%, max. HUF 20,000 |
| | | via Raiffeisen DirektNet, myRaiffeisen mobileapplication, on myRaiffeisen portal, interbank or via Raiffeisen DirektNet, myRaiffeisen mobileapplication, on myRaiffeisen portal, in- Bank 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 | HUF 0 |
| | Within account provider on telephone | in Raiffeisen Direkt in- Bank above HUF 50,000 for the portion exceeding HUF 50,000 | 0.22%, min. HUF 411, max. HUF 16,516 + 0.45%, max. HUF 20,000 |
| | Within account provider on paper (at branch) | above HUF 50,000 for the portion exceeding HUF 50,000 | 0.48%, min. HUF 799, max. HUF 24,772 + 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 on Raiffeisen Direkt | HUF 0 |
| | Transfer between own accounts via telephone within account provider | | HUF 0 |
| | Transfer between own accounts on paper (at branch) | | HUF 0 |
| Standing order | In HUF Outside account provider, electronically | via Raiffeisen DirektNet up to HUF 50,000 or above HUF 50,000 for | HUF 0 |

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| | | the portion below HUF 50,000 | |
| | | via Raiffeisen DirektNet above HUF 50,000 for the portion exceeding HUF 50,000 | 0.45%, max. HUF 20,000 |
| | | via Raiffeisen DirektNet or myRaiffeisen mobileapplication interbank or via Raiffeisen DirektNet or myRaiffeisen mobileapplication in-Bank 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 | HUF 0 |
| | In HUF Outside account provider, on telephone | in Raiffeisen Direkt above HUF 50,000 | 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 | 0.22%, min. HUF 329, max. HUF 19,817 + 0.45%, max. HUF 20,000 0.3%, max. HUF 10,000 |
| | In HUF Within account provider, electronically | via Raiffeisen DirektNet up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000 | HUF 0 |
| | | via Raiffeisen DirektNet above HUF 50,000 for the portion exceeding HUF 50,000 | 0.45%, max. HUF 20,000 |
| | | via Raiffeisen DirektNet or myRaiffeisen mobileapplication interbank or via Raiffeisen DirektNet or myRaiffeisen mobileapplication in-Bank Maximum 4 ad | HUF 0 |

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| | | 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 | |
| | In HUF Within account provider, on telephone | in Raiffeisen Direkt above HUF 50,000 for the portion exceeding HUF 50,000 | 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 | 0.22%, min. HUF 329, max. HUF 19,817 + 0.45%, max. HUF 20,000 |
| Direct debit | In HUF Outside account provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication | HUF 0 |
| | 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 provider, electronically | via Raiffeisen DirektNet, myRaiffeisen mobileapplication | HUF 0 |
| | In HUF Within account provider, on telephone | in Raiffeisen Direkt | HUF 0 |
| | 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 mobileapplication the second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.20%, min. HUF 384, max. HUF 9,268 + 0.45%, max. HUF 20,000 |
| | | Conversion fee | 0.32%, max. EUR 212.55 |
| | International on telephone | Standard fee in Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.32%, min. HUF 494, max. HUF 16,516 + 0.45%, max. HUF 20,000 |

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| | Conversion fee | 0.32%, max. EUR 212.55 |
| International on paper (at branch) | Standard fee up to EUR 1,015 the second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.53%, min. HUF 964, max. HUF 24,772 + 0.45%, max. HUF 20,000 |
| | Conversion fee | 0.32%, max. EUR 212.55 |
| Domestic electronically | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.22%, min. EUR 6.56, max. EUR 686.85 + 0.45%, max. HUF 20,000 |
| | EUR payment in Bank- Conversion fee | 0.07%, min. EUR 2.63, max. EUR 274.74 |
| | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.32%, min. EUR 4.60, max. EUR 212.55 + 0.45%, max. HUF 20,000 |
| | Domestic EUR payment - Conversion fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| Domestic on telephone | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.22%, min. EUR 6.56, max. EUR 686.85 + 0.45%, max. HUF 20,000 |
| | EUR payment in Bank- Conversion fee | 0.07%, min. EUR 2.63, max. EUR 274.74 |
| | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.32%, min. EUR 4.60, max. EUR 212.55 + 0.45%, max. HUF 20,000 |

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| | Domestic on paper (at branch) | Domestic EUR payment - Conversion fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | | EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.22%, min. EUR 6.56, max. EUR 686.85 + 0.45%, max. HUF 20,000 |
| | | EUR payment in Bank-Conversion fee | 0.07%, min. EUR 2.63, max. EUR 274.74 |
| | | Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.32%, min. EUR 4.60, max. EUR 212.55 + 0.45%, max. HUF 20,000 |
| | | Domestic EUR payment - Conversion fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| 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 | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.32%, min. EUR 4.60, max. EUR 212.55 + 0.45%, max. HUF 20,000 |
| | | Conversion fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | 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 | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The | 0.32%, min. EUR 4.60, max. EUR 212.55 + 0.45%, max. HUF 20,000 |

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| | second part applies to the portion exceeding equivalent amount of HUF 50,000 | |
| | Conversion fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| International on paper (at branch) | Interbank, in case of transfer out of EEA, in other currency. Standard fee in portion under equivalent amount of HUF 50,000 | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.32%, min. EUR 4.60, max. EUR 212.55 + 0.45%, max. HUF 20,000 |
| | Conversion fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| Domestic electronically | Interbank, in case of transfer out of EEA, in other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.32%, min. EUR 4.60, max. EUR 212.55 + 0.45%, max. HUF 20,000 |
| | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.22%, min. EUR 6.56, max. EUR 228.93 + 0.45%, max. HUF 20,000 |
| | In Bank - Conversion fee | 0.07%, min. EUR 2.63, max. EUR 91.57 |
| Domestic on telephone | Interbank, in case of transfer out of EEA, in | 0.32%, min. EUR 4.60, max. EUR |

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| | | other currency. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 212.55 + 0.45%, max. HUF 20,000 |
| | | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.22%, min. EUR 6.56, max. EUR 228.93 + 0.45%, max. HUF 20,000 |
| | | In Bank - Conversion fee | 0.07%, min. EUR 2.63, max. EUR 91.57 |
| | 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 | 0.32%, min. EUR 4.60, max. EUR 212.55 + 0.45%, max. HUF 20,000 |
| | | Interbank, in case of transfer out of EEA, in other currency. - Conversion fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | | In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000 | 0.22%, min. EUR 6.56, max. EUR 228.93 + 0.45%, max. HUF 20,000 |
| | | In Bank - Conversion fee | 0.07%, min. EUR 2.63, max. EUR 91.57 |
| Crediting of foreign currency amounts | Outside account provider in currency corresponding to the currency of the payment account | | HUF 0 |
| | Outside account provider in currency different from the currency of the payment account | Conversion fee | 0.32%, min. EUR 9.21, max. EUR 961.51 |

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| | <p>Within account provider in currency corresponding to the currency of the payment account</p> <p>Within account provider in currency different from the currency of the payment account</p> | <p>HUF 0</p> <p>Conversion fee</p> <p>0.32%, min. EUR 9.21, max. EUR 961.51</p> |
| Cards and cash | | |
| Providing a debit card | | |
| [VISA Classic] | Main card application fee | - |
| | Main card first annual fee | HUF 0 |
| | Main card annual fee from the second year | HUF 0 |
| Providing a credit card | <p>Name of credit card linked to payment account</p> <p>Main card application fee</p> <p>Main card first annual fee</p> <p>Main card annual fee from the second year</p> <p>Annual lending rate</p> <p>APR in the commercial communication</p> <p>Annual default interest rate</p> <p>Penalty fee for late payment</p> <p>Credit limit overshooting fee</p> <p>Monthly cycle closing fee</p> <p>Fee of redemption /payment/repayment at own branch</p> <p>Fee of transferring redemption /payment/repayment</p> <p>Fee of redemption /payment/repayment by postal cheque</p> | <p>Service is not available</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> <p>-</p> |
| Purchases with debit or credit cards in Hungary | <p>Purchases with debit card in Hungary</p> <p>Purchases with credit card in Hungary</p> | <p>HUF 0</p> <p>-</p> |

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| Purchases with debit or credit cards abroad | Purchases with debit card abroad | | HUF 0 |
| | Purchases with credit card abroad | | - |
| Cash withdrawal in Hungary | Without bankcard at branch | [HUF payments (in banknotes and coins)] [HUF payments (in banknotes and coins)] max. 1 pc up to HUF 50,000 | 0.97%, min. HUF 1,815, max. HUF 33,033 + 0.9% HUF 0 |
| | With debit card from own ATM | Domestic HUF transactions from Raiffeisen ATM – standard fee | 1.28%, min. HUF 912 |
| | With debit card from other ATM | Domestic HUF transactions from other ATM – standard fee | 2.26%, min. HUF 912 |
| | With debit card at own branch | | - |
| | With debit card at other branch | [Domestic, not Raiffeisen branch (HUF transaction)] | HUF 1,122 |
| | With debit card at the post office | Domestic HUF transactions from other ATM and post office – standard fee | 2.26%, min. HUF 912 |
| | 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] | 2.26%, min. HUF 912, max. HUF 5,274 |
| | With debit card from other ATM | [Abroad ATM – in EEA state in EUR] | 2.26%, min. HUF 912, max. HUF 5,274 |
| | With debit card from branch operated by own account provider (group) | [Abroad in branch] | EUR 16.08 |
| | With debit card at other branch | [Abroad in branch] | EUR 16.08 |

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| | 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 69 + 0.33% |
| | HUF cash deposit at own branch [HUF deposits in banknotes] | HUF 0 |
| | HUF cash deposit at other branch | - |
| | HUF cash deposit at the post office on POS terminal | - |
| Overdrafts and related services | | |
| Arranged overdraft | Name of the claimable overdraft | Service is not available |
| | Annual lending rate | - |
| | 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 494 |
| | Change of purchase limit on telephone | [Change of daily card usage limit] HUF 494 |
| | Change of purchase limit on paper (at branch) | [Change of daily card usage limit] HUF 494 |
| | Change of ATM cash withdrawal limit electronically | [Change of daily card usage limit] HUF 494 |
| | Change of ATM cash withdrawal limit on telephone | [Change of daily card usage limit] HUF 494 |
| | Change of ATM cash withdrawal limit on paper (at branch) | [Change of daily card usage limit] HUF 494 |

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| 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 | HUF 494 |
| Change of daily maximum number of transfers specified via internet banking and mobile application - electronically | HUF 0 |

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| 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 1,931 / statement or advice |
| | | [Duplicates of statements and advices] for the period before the last 12 months | HUF 3,868 |
| | Certificate of coverage | [Certification of available balance] | HUF 1,921 |
| | Account balance certificate | | - |
| | Other certificate | [Certification of Other certificates issued by the Bank, Fees of other notifications] | HUF 1,921 |