

Fee Information Document



Name of the account provider: Raiffeisen Bank Zrt.

Account name: CHF 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 services | | | |
| Maintaining the account | Standard account maintenance and package fee with electronic account statement | Monthly fee | CHF 6 |
| | | Total annual fee | CHF 72 |
| | Standard account maintenance and package fee with paperbased account statement | Monthly fee | CHF 6 |
| | | Total annual fee | CHF 72 |
| | 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 | | - |
| | 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 |
| Telephone banking service | Telephone banking service monthly fee and total annual fee | | - |
| | Telephone banking service ad hoc fee | | - |

| Payments (excluding cards) | | | |
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| Sending money within Hungary in HUF | Outside account provider electronically | With conversion. 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 |
| | Outside account provider on telephone | Without conversion. 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 |
| | Outside account provider on paper (at branch) | Without conversion. 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 |
| | Within account provider electronically | With conversion. 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 |
| | | Conversion fee | 0.07 %, min. EUR 2.63, max. EUR 91.57 |
| | Within account provider on telephone | Without conversion. 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 |
| | Within account provider on paper (at branch) | Without conversion. 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 |

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| | 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 0 |
| | Transfer between own accounts on paper (at branch) | | HUF 0 |
| Standing order | In HUF Outside account provider, electronically | | - |
| | | | - |
| | In HUF Outside account provider, on telephone | | - |
| | In HUF Outside account provider, on paper (at branch) | | - |
| | In HUF Within account provider, electronically | | - |
| | | | - |
| Direct debit | In HUF Outside account provider, electronically | | - |
| | In HUF Outside account provider, on telephone | | - |
| | In HUF Outside account provider, on paper (at branch) | | - |
| | In HUF Within account provider, electronically | | - |
| | In HUF Within account provider, on telephone | | - |
| | In HUF Within account provider, on paper (at branch) | | - |
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| Sending money in euro (SEPA) | International electronically | Standard fee With conversion EUR payment to single euro payment area 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 With conversion EUR | 0.32%, min. HUF 494, max. HUF |

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| | | payment to single euro payment area in Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000 | 16,516 + 0.45%, max. HUF 20,000 |
| | | Conversion fee | 0.32%, max. EUR 212.55 |
| | International on paper (at branch) | Standard fee EUR payment to single euro payment area up to EUR 1,054 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. With conversation 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 |
| | | Conversion fee | 0.07%, min. EUR 2.63, max. EUR 91.57 |
| | | Domestic EUR payment in bank. With conversation. 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 on telephone | EUR payment in bank. With conversation Standard fee. The second part applies to the portion exceeding | 0.22%, min. EUR 6.56, max. EUR 228.93 + 0.45%, max. HUF 20,000 |

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| | | equivalent amount of HUF 50,000 | |
| | | Conversion fee | 0,07%, min. EUR 2.63, max. EUR 91.57 |
| | | EUR payment in bank. With conversation. 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 on paper (at branch) | EUR payment in bank. With conversation. 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 |
| | | Conversion fee | 0,07%, min. EUR 2.63, max. EUR 91.57 |
| | | EUR payment in bank. With conversation. 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 |

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| Sending money in other currencies | International electronically | Interbank. in case of transfer with conversation. 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 |
| | | Conversation fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | International on telephone | Interbank. in case of transfer with conversation. 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 |
| | | Conversation fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | International on paper (at branch) | Interbank. in case of transfer with conversation. 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 |
| | | Conversation fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | Domestic electronically | Interbank. in case of transfer with conversation. 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 |
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| | | Conversation fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | | In bank in case of transfer with conversation. in other currency. 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 |
| | | Conversation fee | 0.07%, min. EUR 2.63, max. EUR 91.57 |
| | Domestic on telephone | Interbank. in case of transfer with conversation. 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 |
| | | Conversation fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | | In bank in case of transfer with conversation. in other currency. 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 |
| | | Conversation fee | 0.07%, min. EUR 2.63, max. EUR 91.57 |
| | Domestic on paper (at branch) | Interbank. in case of transfer with conversation. 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 |

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| | | Conversation fee | 0.32%, min. EUR 4.60, max. EUR 212.55 |
| | | In bank in case of transfer with conversation. in other currency. 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 |
| | | Conversation 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 | Conversation fee | 0.32%, min. EUR 9.21, max. EUR 961.51 |
| | Within account provider in currency corresponding to the currency of the payment account | | HUF 0 |
| | Within account provider in currency different from the currency of the payment account | Conversation fee | 0.32%, min. EUR 9.21, max. EUR 961.51 |
| Cards and cash | | | |
| Providing a debit card | | | |
| [VISA Classic] | Main card application fee | | - |
| | 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 |

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| [VISA Platinum] | 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 or credit cards in Hungary | Purchases with debit card in Hungary | HUF 0 |
| | Purchases with credit card in Hungary | - |
| 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)] 0.50% + 0.9%, max. HUF 420,000 |
| | | [Foreign currency payments] in currency of the payment account 0.50% + 0.9%, max. HUF 420,000 |

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| | | [Foreign currency payments] different from the currency of the payment account | 0.50% + 0.9%, max. HUF 420,000 |
| | With debit card from own ATM | Domestic HUF transactions from Raiffeisen ATM – standard fee | HUF 1,190 |
| | With debit card from other ATM | Domestic HUF transactions from other ATM – standard fee | HUF 1,190 |
| | 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 | HUF 1,190 |
| | With credit card from own ATM | | - |
| | With credit card from other ATM | | - |
| | With credit card at own branch | | - |
| | With credit card at other branch | | - |
| | With credit card at the post office | | - |
| Cash withdrawal abroad | With debit card from ATM operated by own account provider (group) | [Abroad ATM – in EEA state in EUR] | HUF 1,190 |
| | With debit card from other ATM | [Abroad ATM – in EEA state in EUR] | HUF 1,190 |
| | 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 |
| | 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) | | - |
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| | With credit card at other branch | - |
| Cash deposit in Hungary | HUF cash deposit at own ATM | - |
| | HUF cash deposit at own branch [HUF deposits in banknotes] | 0,5% |
| | 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 |
| | 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 | HUF 494 |
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| | mobile application - on telephone | | |
| | 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 |
| 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 |

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| | | [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 |