

Fee Information Document



Name of the account provider:

Account name:

Pate:

Raiffeisen Bank Zrt.

Yelloo Account

17 February 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 s	ervices		
Maintaining the account	Standard account maintenance and package fee with	Monthly fee	HUF 0
	electronic account statement	Total annual fee	HUF 0
	Standard account maintenance and package fee with paper	Monthly fee	HUF 0
	package ree with paper	Total annual fee	HUF 0
	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

		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 3,730
	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 0/SMS
		[Mobil Banking Card Info automatically sent SMS]	HUF 0/SMS
	SMS service/package fee	[Mobil Banking Account Info] Monthly fee	HUF 465
		[Mobil Banking Account Info] Total annual fee	HUF 5,580
		[Mobil Banking Card Info] Monthly fee	HUF 465
		[Mobil Banking Card Info] Total annual fee	HUF 5,580
		[DirektNet login notification SMS service] Monthly fee	HUF 171
		[DirektNet login notification SMS service] Total annual fee	HUF 2,052
Internet banking and mobile app services	Internet banking, mobile app and online services monthly and annual fee		-

	Telephone banking service ad hoc fee		-
Payments (excludin	g cards)		
Sending money within Hungary in HUF	Outside account provider electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank up to HUF 50,000 or above HUF 50,000 for the portion below HUF 50,000	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication, myRaiffeisen portal, interbank above HUF 50,000 for the portion exceeding HUF 50,000	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	1.34% min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000
	Outside account provider on paper (at branch)	at branch interbank above HUF 50,000 for the portion exceeding HUF 50,000	1.34% min. HUF 672, max. HUF 20,197 + 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	HUF 0
		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
	Within account provider on telephone	in Raiffeisen Direkt in- Bank above HUF 50,000 for the portion exceeding HUF 50,000	1.34% min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000

Within account provider on paper (at branch)	at branch in-Bank above HUF 50,000 for	1.34% min. HUF 672, max. HUF
	the portion exceeding	20,197 + 0.45%,
	HUF 50,000	max. HUF 20,000

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	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000	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	1.34% min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000
	In HUF Outside account provider, on paper (at branch)	at branch above HUF 50,000 for the portion exceeding HUF 50,000	1.34% min. HUF 672, max. HUF 20,197 + 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	HUF 0
		via Raiffeisen DirektNet, myRaiffeisen mobileapplication above HUF 50,000 for the portion exceeding HUF 50,000	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	1.34% min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000
	In HUF Within account provider, on paper (at branch)	at branch above HUF 50,000 for the portion exceeding HUF 50,000	1.34% min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000

Direct debit	In HUF Outside account	via Raiffeisen	0.45%, max. HUF
	provider, electronically	DirektNet, myRaiffeisen mobileapplication	20,000
	In HUF Outside account provider, on telephone	in Raiffeisen Direkt	1.34% min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000
	In HUF Outside account provider, on paper (at branch)		1.34% min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000
	In HUF Within account provider, electronically	via Raiffeisen DirektNet, myRaiffeisen mobileapplication	0.45%, max. HUF 20,000
	In HUF Within account provider, on telephone	in Raiffeisen Direkt	1.34% min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000
	In HUF Within account provider, on paper (at branch)	at branch	1.34% min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000
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	0.45%, max. HUF 20,000
		Conversion fee	0.31%, max. EUR 204.97
	International on telephone	Standard fee in Raiffeisen Direkt the second part applies to the portion exceeding equivalent amount of HUF 50,000	1.34%, min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000
		Conversion fee	0.31%, max. EUR 204.97
	International on paper (at branch)	Standard fee at branch the second part applies to the portion exceeding equivalent amount of HUF 50,000	1.34% min. HUF 672, max. HUF 20,197 + 0.45%, max. HUF 20,000

	Conversion fee	0.31%, max. EUR 204.97
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 6.33, max. EUR 662.35 + 0.45%, max. HUF 20,000
	EUR payment in Bank- Conversion fee	0.07%, min. EUR 2.54, max. EUR 264.94
	Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.31%, min. EUR 4.44, max. EUR 204.97 + 0.45%, max. HUF 20,000
	Domestic EUR payment - Conversion fee	0.31%, min. EUR 4.44, max. EUR 204.97
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 6.33, max. EUR 662.35 + 0.45%, max. HUF 20,000
	EUR payment in Bank- Conversion fee	0.07%, min. EUR 2.54, max. EUR 264.94
	Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.31%, min. EUR 4.44, max. EUR 204.97 + 0.45%, max. HUF 20,000
	Domestic EUR payment - Conversion fee	0.31%, min. EUR 4.44, max. EUR 204.97
Domestic on paper (at branch)	EUR payment in Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.22%, min. EUR 6.33, max. EUR 662.35 + 0.45%, max. HUF 20,000

		EUR payment in Bank- Conversion fee	0.07%, min. EUR 2.54, max. EUR 264.94
		Domestic EUR payment. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.31%, min. EUR 4.44, max. EUR 204.97 + 0.45%, max. HUF 20,000
		Domestic EUR payment - Conversion fee	0.31%, min. EUR 4.44, max. EUR 204.97
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	0.31%, min. EUR 4.44, max. EUR 204.97
		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	0.31%, min. EUR 4.44, max. EUR 204.97 + 0.45%, max. HUF 20,000
		Conversion fee	0.31%, min EUR 4.44, max. EUR 204.97
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		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	0.31%, min. EUR 4.44, max. EUR 204.97 + 0.45%, max. HUF 20,000
		Conversion fee	0.31%, min EUR 4.44, max. EUR 204.97

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	0.31%, min. EUR 4.44, max. EUR 204.97
	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	0.31%, min. EUR 4.44, max. EUR 204.97 + 0.45%, max. HUF 20,000
	Conversion fee	0.31%, min EUR 4.44, max. EUR 204.97
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	0.31%, min. EUR 4.44, max. EUR 204.97 + 0.45%, max. HUF 20,000
	Interbank, in case of transfer out of EEA, in other currency Conversion fee	0.31%, min. EUR 4.44, max. EUR 204.97
	In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.22%, min. EUR 6.33, max. EUR 220.77 + 0.45%, max. HUF 20,000
	In Bank - Conversion fee	0.07%, min. EUR 2.54, max. EUR 88.31
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	0.31%, min. EUR 4.44, max. EUR 204.97 + 0.45%, max. HUF 20,000

		Interbank, in case of transfer out of EEA, in other currency Conversion fee	0.31%, min. EUR 4.44, max. EUR 204.97
		In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.22%, min. EUR 6.33, max. EUR 220.77 + 0.45%, max. HUF 20,000
		In Bank - Conversion fee	0.07%, min. EUR 2.54, max. EUR 88.31
	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	0.31%, min. EUR 4.44, max. EUR 204.97 + 0.45%, max. HUF 20,000
		Interbank, in case of transfer out of EEA, in other currency Conversion fee	0.31%, min. EUR 4.44, max. EUR 204.97
		In Bank. Standard fee. The second part applies to the portion exceeding equivalent amount of HUF 50,000	0.22%, min. EUR 6.33, max. EUR 220.77 + 0.45%, max. HUF 20,000
		In Bank - Conversion fee	0.07%, min. EUR 2.54, max. EUR 88.31
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 0.31%, min. EUR 8.89, max. EUR 927.21
	Within account provider in currency corresponding to the		HUF 0

currency of the payment account		
Within account provider in currency different from the currency of the payment account	Conversion fee	0.31%, min. EUR 8.89, max. EUR 927.21

Cards and cash			
Providing a debit card			
[Mastercard Standard bankcard]	Main card application fee		HUF 4,455
bankearaj	Main card first annual fee		HUF 8,899
	Main card annual fee from the second year		HUF 8,899
[VertiCard (Mastercard Unembossed bank	Main card application fee		HUF 4,230
card)]	Main card first annual fee		HUF 7,780
	Main card annual fee from the second year		HUF 7,780
[Virtual card (Virtual No Plastic	Main card application fee		HUF 500
Mastercard)]	Main card monthly fee		HUF 200
	Main card first whole annual fee		HUF 2,400
	Main card monthly fee from the second year		HUF 200
	Main card whole annual fee from the second year		HUF 2,400
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 Fee of redemption /payment/repayment by postal cheque		- - - -
Purchases with debit or credit cards in Hungary	Purchases with debit card in Hungary Purchases with credit		HUF 0
Purchases with	card in Hungary Purchases with debit		HUF 0
debit or credit cards abroad	card abroad		
	Purchases with credit card abroad		-
Cash withdrawal in Hungary	Without bankcard at branch	[HUF payments (in banknotes and coins)]	0.94%, min. HUF 1,751, max. HUF 31,855+ 0.9%
	With debit card from own ATM	Domestic HUF transactions from Raiffeisen ATM – standard fee	1.19%, min. HUF 839
	With debit card from other ATM	Domestic HUF transactions from other ATM – standard fee	2.09%, min. HUF 839
	With debit card at own branch		-
	With debit card at other branch	[Domestic, not Raiffeisen branch (HUF transaction)]	HUF 1,082
	With debit card at the post office	Domestic HUF transactions from other ATM and post office – standard fee	2.09%, min. HUF 839

	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	2.09%, min. HUF
abroad	ATM operated by own account provider (group)	state in EUR]	839, max. HUF 4,551
	account provider (group)		7,001
	With debit card from	[Abroad ATM – in EEA	2.09%, min. HUF
	other ATM	state in EUR]	839, max. HUF
			4,551
	With debit card from	[Abroad in branch]	EUR 15.51
	branch operated by own	[
	account provider (group)		
	With debit card at other	[Abroad in branch]	EUR 15.51
	branch 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	HUF cash deposit at own		HUF 67 + 0.32%
Hungary	ATM		
	HUF cash deposit at own	[HUF deposits in	HUF 0
	branch HUF cash deposit at	banknotes]	
	other branch		_
	HUF cash deposit at the		-
	post office on POS		
	terminal		
Overdrafts and relat	ed services		
Arranged overdraft	Name of the	[Raiffeisen Overdraft]	
	claimable overdraft Annual lending rate		MNB base
	Allitual letiuilly fale		rate+19,9%
			surcharge
	APR in the commercial		37,3%
	communication		

Credit scoring fee	-
Administration fee	2% of the credit facility
Potential nominal provisions	0%
Annual default interest rate	MNB base rate + 39%, but max. (lending rate% x 1,5)+3%, but max. 25%

Other services			
Limit change	Change of purchase limit electronically	[Change of daily card usage limit]	HUF 477
	Change of purchase limit on telephone	[Change of daily card usage limit]	HUF 477
	Change of purchase limit on paper (at branch)	[Change of daily card usage limit]	HUF 477
	Change of ATM cash withdrawal limit electronically	[Change of daily card usage limit]	HUF 477
	Change of ATM cash withdrawal limit on telephone	[Change of daily card usage limit]	HUF 477
	Change of ATM cash withdrawal limit on paper (at branch)	[Change of daily card usage limit]	HUF 477

Issue of certificates	Paper based copy of	[Duplicates of	HUF 1,863 /
for the customer	regular monthly bank	statements and	statement or
	account statement sent	advices] for the last	advice
	by postal service	12months (For paper	
		based statement holder	
		customers)	
		[Duplicates of	HUF 3,730
		statements and	,
		advices] for the period	
		before the last 12	
		months	
	Certificate of coverage	[Certification of	HUF 1,853
		available balance]	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Account balance		_
	certificate		
	Other certificate	[Certification of Other	HUF 1,853
		certificates issued by	1,000
		the Bank, Fees of other	
		•	
		notifications]	