

PUBLIC ANNOUNCEMENT
on the amendment of the General Business Conditions

With effect from 1 September 2024 Raiffeisen Bank Zrt. unilaterally amends its General Business Conditions.

The amendment affects the following chapters and sections of the General Business Conditions:

Ø Part 1, Chapter V. Orders, new Section 5.16 Qvik Payment Solutions

Reason for amendment: the introduction of a uniform concept for services related to payment requests and immediate transfer orders submitted by means of a uniform data entry solution defined in the law.

Ø Part 1, Chapter XV. Correction, new Section 15.5 Qvik Payment Solutions objections handling procedure

The reason for the amendment: the introduction of the objection handling procedure for services related to payment requests and immediate transfer orders submitted by means of a uniform data entry solution defined in the law.

Ø Part 1, Chapter VII. Transactions in Foreign Currency and Exchange, subsection 7.12

Reason for amendment: non-substantial textual clarification of the rule regarding the conversion of certain fees and fee parts to the currency of the payment account - not affecting the calculation method of the fees -.

Ø Part 2, Chapter X. Bank Cards, Section 10.5 RaiPay, subsection 10.5.2 Payment by RaiPay

Reason for amendment: some transactions can be approved biometrically as well.

The amended General Business Conditions are available as of today on the Bank's website (www.raiffeisen.hu), and in the Bank's branches.

Budapest, 30 August 2024

Raiffeisen Bank Zrt.