

PUBLIC ANNOUNCEMENT

on the amendment of General Business Conditions

Raiffeisen Bank Ltd. is kindly announcing amendments in the **General Business Conditions effective by 16th of May 2025 and 6th of June, 2025:**

The amendments effective from May 16, 2025 include the following chapters and points of the General Business Conditions:

- **Part 2. / X. Bank Cards chapter, 10.1.1 Definitions**
Cause of amendment: clarification of the definition of bank card.
- **Part 2. / X. Bank Cards chapter, 10.1.2 Cardholder application**
Cause of amendment: amendments in the definition for the personification of the bank card.
- **Part 2. / X. Bank Cards chapter, 10.1.3 Issue of the Bank Card and the PIN Code**
Cause of amendment: Bank card details and the PIN code will be available in the myRaiffeisen mobile application, and bank cards can be activated via myRaiffeisen mobile application.
- **Part 2. / X. Bank Cards chapter, 10.1.5 Rules Concerning Bank Card Usage 10.1.5.2.4.1. Bank Card Usage**
Cause of amendment: Clarification of bank card usage.
- **Part 2. / X. Bank Cards chapter, 10.1.5 Rules Concerning Bank Card Usage 10.1.5.2.12 Cash deposit at ATM**
Cause of amendment: Clarification of the conditions for cash deposits at ATMs via bank card, as well as the procedure for handling damaged or contaminated banknotes.
- **Part 2, Chapter X. Bank Card, point 10.1.6 Settlement of Transactions Arising from Bank Card Usage, subsection 10.1.6.1 Settlement of Cash Withdrawal and Purchase Transactions**
Cause of amendment: clarification of the determination of the blocked amount during bank card authorization.
- **Part 2, Chapter X. Bank Card, points 10.1 and 10.1.6 Settlement of Transactions Arising from Bank Card Usage, subsection 10.1.6.1 Settlement of Cash Withdrawal and Purchase Transactions**
Cause of amendment: clarification of the rules for receiving, processing, and crediting Mastercard MoneySend and Visa Fast Funds Transactions.
- **Part 2. / XI. Credit Cards chapter, 11.6 Use of the Credit Card, 11.6.4 Credit Card Usage**
Cause of amendment: Clarification of the limit modification channels.

The amendments effective from 6th of June, 2025 include the following chapter and point of the General Business Conditions:

- **Part 2, Chapter X. Bank Card, point 10.1.6 Settlement of Transactions Arising from Bank Card Usage, subsection 10.1.6.1 Settlement of Cash Withdrawal and Purchase Transactions**
Cause of amendment: Clarification of the settlement of certain international transactions executed in HUF or foreign currency.

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



**Raiffeisen
Bank**

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We inform you that based on Act LXXXV of 2009 on the provision of payment services, the above amendments will be deemed accepted by you unless you notify the Bank in writing by May 15, 2025, or by 5 June, 2025 that you do not accept the amendment. Rejection of the amendment will be considered as an immediate termination of the contract affected by the amendment. Until the effective date of the amendment, you are entitled to terminate the contract affected by the amendment immediately without any fees, costs, or other payment obligations.

March 6, 2025

Raiffeisen Bank Zrt.



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