

PUBLIC ANNOUNCEMENT

On the amendment of the Consumer Business Conditions

Raiffeisen Bank Zrt. hereby informs its esteemed Clients that the Consumer Business Conditions are amended with **effect from 9 January 2024.**

The Bank has merged the Consumer Banking Business Conditions and the Business Rules for the Provision of Financial Services for Private Banking Customers under the name

CONSUMER BUSINESS CONDITIONS

ON THE PROVISION OF FINANCIAL SERVICES TO RAIFFEISEN RETAIL CUSTOMERS, PREMIUM CUSTOMERS AND PRIVATE CUSTOMERS

with effect from 8 January 2024.

The Business Rules for the Provision of Financial Services for Private Banking Customers were terminated by the merger and its provisions were merged into the Consumer Business Conditions, which replaced the terminated Business Rules as of 8 January 2024.

The Bank has informed customers in advance of the amendment.

In view of the above, the **Bank has added an interpretative provision to Part 1, Section I. 2. Scope of the Business Rules.**

The amended Consumer Business Conditions on the Provision of Financial Services to Raiffeisen Retail Customers, Premium Customers and Private Customers, **effective from 9 January 2024, are available on the Bank's website** (www.raiffeisen.hu) and in the branches.

The changes introduced with effect from 9 January 2024 are indicated with yellow highlight.

9 January 2024

Raiffeisen Bank Zrt.