

PUBLIC ANNOUNCEMENT

On the amendment of the Consumer Banking Business Conditions and the Business Rules for the Provision of Financial Services for Private Banking Customers

Raiffeisen Bank Zrt. hereby informs its esteemed Clients that the Consumer Banking Business Conditions and the Business Rules for the Provision of Financial Services for Private Banking Customers will be amended with **effect from 8 January 2024**.

The Bank has informed customers in advance of the amendment. By this announcement, contrary to the prior information, the Bank has postponed the entry into force of the amendment until 8 January 2024.

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

CONSUMER BANKING BUSINESS CONDITIONS

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

The Business Rules for the Provision of Financial Services for Private Banking Customers shall be repealed by the consolidation and its provisions shall be merged into the Consumer Banking Business Conditions, which shall replace the repealed Business Rules as of 8 January 2024.

The consolidated and amended Consumer Banking Business Conditions on the Provision of Financial Services to Raiffeisen Retail Customers, Premium Customers and Private Customers, **effective from 8 January 2024, are available on the Bank's website (www.raiffeisen.hu)** and in the branches **as of 7 November 2023**.

Amendments as of 8 January 2024 compared to the Consumer Banking Business Conditions effective before the amendment are marked with change tracker.

The amendment resulted in both substantive and formal changes. The amendment has unified the definitions, deleted a significant part of the provisions in the Consumer Banking Business Conditions identical to those of the Bank's General Business Conditions (GBC) and clarified certain rules. For the sake of clarity, some provisions have been relocated, and in several cases the numbering and subtitles of provisions have been changed.

Please be informed that, pursuant to Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, the amendment to the above-mentioned business conditions effective from 8 January 2024 shall be deemed accepted by you unless you notify our Bank in writing by 07 January 2024 that you do not accept the amendment. The refusal to accept the amendment shall be deemed an immediate termination of the contract affected by the amendment. Until the entry into force of the amendment, you have the right to terminate your contract affected by the amendment with immediate effect, free of any fees, charges or other payment obligations.

31 October 2023

Raiffeisen Bank Zrt.