

PUBLIC ANNOUNCEMENT on the amendment of Business Conditions and List of Conditions

With effect from 1 January 2025 Raiffeisen Bank Zrt. unilaterally amends its General Business Conditions and Raiffeisen Bank Account, electronic services List of Conditions.

1. The amendment affects the following chapter and section of the General Business Conditions:

Part 2, Chapter XIII. Raiffeisen Electronic channels, Section 13.9 Special rules governing the RaiConnect channel

Reason for change: the rules for the use of the RaiConnect channel will be transferred to the General Business Conditions, which will apply to all customers. At the same time, in connection with this, the definition of some electronic channels will be clarified.

2. The amendment to the Raiffeisen Bank Account, electronic services List of Conditions includes clarification of the detailed rules regarding the free transfer limit of HUF 100,000 included in the fee package of the Fee Waiver Plus bank account.

Please take note that in accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services **unless you give written notice to the Bank by 31 December 2024 to the effect that you do not accept the amendment, you will be deemed to have accepted the amendment of the General Business Conditions effective as of 1 January 2025.** Rejection of the amendment shall qualify as termination with immediate effect of the agreement affected by the amendment. By the date of entry into force of the amendment, you shall have the right to terminate your agreement concerned by the change with immediate effect free of charge.

With effect from October 15, 2024, Raiffeisen Bank Zrt. will unilaterally amend the Consumer Business Conditions in a way that is not disadvantageous to Clients.

A technical modification will be made in the Consumer Business Conditions: the reference to the amendment of the Framework Agreement, which has been concluded with Clients from February 1, 2024, and which includes the segment boundary and reclassification rules, will be standardized.

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

Budapest, 14 October 2024

Raiffeisen Bank Zrt.