

**Annex 1 to the BCM**  
**PUBLIC ANNOUNCEMENT**  
on Raiffeisen Bank Zrt's Card Acceptance Service and EAM Payment Solutions  
**Effective as of: 8<sup>th</sup> November 2024.**

This Announcement, as Annex 1 to the Business Conditions for Merchants (BCM), contains the description of the services that Raiffeisen Bank Zrt. makes available to its customers using the Card Acceptance Service and/or the EAM Payment Solution. The scope of the Card Acceptance Services and EAM Payment Solutions will be continuously extended by the Bank and will be disclosed to Customers in this Announcement.

This public announcement also serves to specify the exact provisions that are amended in KÜSZ and to explain the reasons for the amendments. The provisions that come into effect or are deleted (crossed out) are highlighted in **yellow**.

**The following card acceptance services will be available to the Bank's customers from 16 September 2024:**

- Physical (POS) card acceptance
- Virtual (POS) terminal
- Card acceptance via the SoftPOS Application available through the Scan&Go Mobile Application

**The following EAM Payment Solutions are available to the Bank's customers from 1 September 2024:**

- Services available through the Scan&Go Mobile Application, as specified in the BCM
- Services available via the Raiffeisen PAY channel, as specified in the BCM

**Modifications effective from November 8, 2024:**

The Bank modifies and clarifies the following provisions of the General Terms and Conditions for Card Acquiring Services (GTC):

- CHAPTER I - CARD ACCEPTANCE SERVICES: Part I, 2. GENERAL OBLIGATIONS OF THE PARTIES, 2.2; Part I, 6. HANDLING OF COMPLAINTS AND REPORTS, 6.4 Rules for post-charge and credit (refund) procedures; Part I, 9. AMENDMENT AND TERMINATION OF CARD ACCEPTANCE AGREEMENT RELATING TO THE SERVICES, 9.1 Amendment.
- CHAPTER II - Payment Solutions Based on Standard Data Entry Solutions: 2. Definitions.

**Reason for the modification:**

The Bank clarifies and supplements the referred points in accordance with Section 19.21 of Part 1, XIX. of the General Business Conditions of the Bank regarding the modification of the contract."

Budapest, 7<sup>th</sup> November 2024.

Raiffeisen Bank Zrt