

ANNOUNCEMENT
on the amendment of the
General Business Conditions

1. Raiffeisen Bank Zrt. further informs its Customers that its General Business Conditions are amended as of 19 June 2021 not disadvantageously for the Customers.

The amendment concerns the following chapter and sections of the General Business Conditions:

Chapter X "Bankcards"

- 10.1.1 Definitions
- 10.1.5 Rules Concerning Bankcard Usage
- 10.1.6 Settlement of the Transactions Arising from Bankcard Usage
- 11.8 Settlement of the Transactions Arising from Credit Card Use

Reason for the amendment: Fulfilment of obligation towards Mastercard card company, introduction of the crediting of MoneySend transactions to retail credit cards.

The amendments entering into force on 19 June 2021 are highlighted in pink.

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 the date of 18 June 2021 to the effect that you do not accept the amendment, you will be regarded to have accepted the above amendment of the GBC and the CBBC. 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.

The amended General Business Conditions are available starting from this day in the Bank's website (www.raiffeisen.hu), and in the Bank's branches.

18 June 2021

Raiffeisen Bank Zrt.