

ANNOUNCEMENT
concerning the amendment of the General Business Conditions and Lists of Terms & Conditions for the transitional period following the state of danger
Effective as of: 18 June 2020

Raiffeisen Bank Zrt. informs its Customers that **in consideration for the health crisis following the termination of the state of danger, by way of derogation—favourably for the Customers—from certain provisions of the Bank’s General Business Conditions and Lists of Terms & Conditions, the Bank shall proceed as follows during such period.**

The new provisions are marked in italics and highlighted in grey, and the deletions are crossed out and highlighted in grey.

These amendments shall remain in force until withdrawn by the Bank.

The Bank may add new sections to this announcement as needed so that our Customers may use our services without interruption during the health crisis as well.

1) General Business Conditions

Effective as of **15 April 2020**, the following section shall be amended:

In Part 2 “Special Provisions Concerning the Diverse Transactions and Services”, Chapter “X. Bankcards”, Section “10.1 Bankcard General Terms and Conditions”, Subsection “10.1.1 Definitions”, the concept of “contactless limit” is amended as follows:

Contactless limit: The upper ceiling of the amount that may be spent by contactless purchases as determined by the Card Association from country to country; it may not be modified by the Cardholder. In Hungary it is currently HUF **15,000**. In the case of amounts exceeding the limit, the Cardholder must be identified by PIN code.

2) Consumer List of Terms & Conditions, “IV. Terms & Conditions for Raiffeisen CLEVERcards, Bank and Credit Cards

Effective as of **15 April 2020**, the following section shall be amended:

The part concerning contactless payment of Chapter “1. Debit Card Service [Start CLEVERcards and Bankcards]” shall be amended as follows:

MasterCard debit cards and credit cards qualify as contactless cards.

In the course of contactless payment, contactless cards may be used without signature and PIN code below HUF **15,000**, or abroad up to the limit specified in the given country, at locations accepting contactless payment. Purchases in excess of HUF **15,000**, or abroad in excess of the limit specified

in the given country (e.g. EUR 50), must be authorised by the Cardholder by entering his/her PIN code.

3) List of Terms & Conditions for Premium Banking Customers

Effective as of **15 April 2020**, the following section shall be amended:

The part concerning cards with PayPass function of Chapter "7. Bankcards, CLEVERcards and Credit Cards" shall be amended as follows.

In the course of PayPass purchases, Start CLEVERcards and other MasterCard cards with PayPass function may be used without signature and PIN code below HUF 15,000, or abroad up to the limit specified in the given country, at PayPass accepting merchants. Purchases in excess of HUF 15,000, or abroad in excess of the limit specified in the given country (e.g. EUR 50), must be authorised by the Cardholder by entering his/her PIN code.

4) List of Terms & Conditions for Private Banking Customers

Effective as of **15 April 2020**, the following section shall be amended:

1.1 The part concerning cards with PayPass function of Chapter "VIII. Debit Card Service [Debit Cards]" shall be amended as follows.

In the course of PayPass purchases, FWR MC debit cards and OneCard cards with PayPass function may be used without signature and PIN code below HUF 15,000, or abroad up to the limit specified in the given country, at PayPass accepting merchants. Purchases in excess of HUF 15,000, or abroad in excess of the limit specified in the given country (e.g. EUR 50), must be authorised by the Cardholder by entering his/her PIN code.

1.2 The part concerning cards with PayPass function of Chapter "XII. Credit Cards" shall be amended as follows.

FWR Platinum Credit Card is a credit card with PayPass function. In the course of PayPass purchases, it may be used without signature and PIN code below HUF 15,000, or abroad up to the limit specified in the given country, at PayPass accepting merchants. Purchases in excess of HUF 15,000, or abroad in excess of the limit specified in the given country (e.g. EUR 50), must be authorised by the Cardholder by entering his/her PIN code.

18 June 2020

Raiffeisen Bank Zrt.