

## **ANNOUNCEMENT**

Raiffeisen Bank Zrt. informs its Customers that the **Bank's** General Business Conditions are going to **change**.

Considering that strong customer authentication as required by the applicable law is introduced gradually, from the sections amended in the General Business Conditions promulgated with the announcement dated 25 June 2019 (highlighted in yellow in the GBC), the following sections shall be **amended again effective as of 14 September 2019** (which amendments are highlighted in grey in the text):

### **Part 1 – General Provisions**

Chapter V "Orders", Section 5.10.1 and Section 5.10.8

### **Part 2 – Special Provisions Concerning the Diverse Transactions and Services**

Chapter X "Bankcards", Section 10.1.1, Section 10.1.3.2, Section 10.1.3.6, Section 10.1.5.2.4.1 and Section 10.1.5.2.6

As of 18 November 2019, the Bank introduces in-Bank instant credit transfer (between payment accounts kept at the Bank), having regard to which the following sections of the General Business Conditions shall be supplemented effective as of 18 November 2019 with provisions concerning in-Bank instant credit transfers (which amendments are highlighted in green in the text):

### **Part 1 – General Provisions**

Chapter V "Orders", Section 5.1.1, Section 5.1.1 C) (inserted as a new section), Section 5.2.1, Section 5.3.1, Section 5.7.3, Section 5.11.4, and Section 5.11.7.1 (inserted as a new section)

Chapter VIII "Rules of Performance", Section 8.1 and Section 8.2

Chapter IX "Business Days"

Chapter XIII "Coverage", Section 13.1

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

12 September 2019

Raiffeisen Bank Zrt.