

ANNOUNCEMENT

1. Raiffeisen Bank Zrt. hereby informs its Customers that the Bank's practice for crediting to payment accounts belonging to bankcards will change favourably for the Customers; accordingly, the Bank shall in each case ensure that following the crediting of the amount of an incoming payment transaction to the Bank's account it shall without delay furnish each payment transaction with a value date, and credit it to the payment account of the beneficiary so that the beneficiary will be able to dispose of the same immediately.
2. Raiffeisen Bank Zrt. further informs its Customers that the General Business Conditions will change as of 30 September 2019.

The change concerns the following chapters and sections of the **General Business Conditions**:

Part 2 "Special Provisions Concerning the Diverse Transactions and Services":

Subsection 10.1.6.1 of Section 10.1.6 "Settlement of the Transactions Arising from Bankcard Usage" of Chapter X "Bankcards" is supplemented with provisions concerning the exchange rate applicable upon the crediting of incoming payment transactions.

The reason for the change is compliance with Resolution No. H-PIF-IB-3/2019 of the National Bank of Hungary.

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. The amendments entering into force on 30 September 2019 are set off in the text with a larger font size and italics.

30 September 2019

Raiffeisen Bank Zrt.