

## ANNOUNCEMENT

Raiffeisen Bank Zrt. informs its Customers that the Bank's **General Business Conditions (GBC) are amended as follows:**

- a)** Chapters "X. Bankcards" and "XI. Credit Cards" of Part 2 "Special Provisions Concerning the Diverse Transactions and Services" of the GBC are supplemented with provisions announced during the state of danger, **effective as of 18 June 2020**, after the termination of the state of danger.
- b)** Chapter "X. Bankcards" of Part 2 "Special Provisions Concerning the Diverse Transactions and Services" of the GBC is supplemented, **effective as of 25 June 2020**.
- c)** The chapter concerning Electronic Channels of the GBC is supplemented and clarified, **effective as of 25 August 2020**.

1) The following provisions of the GBC are amended for the reasons specified above:

For the reason specified in a) above:

Chapters "X. Bankcards" and "XI. Credit Cards" are supplemented with provisions announced in the Bank's emergency announcement and concerning the mailing of cards.

For the reason specified in b) above:

Part 2, Chapter "X. Bankcards" is supplemented with Section "10.5 Card Digitisation by Third Parties".

For the reason specified in c) above:

Part 2, Chapter "XIII. Raiffeisen Electronic Channels" is supplemented and clarified with some data security provisions.

The Customers are informed that the amendment of the GBC as per a) above was announced in the Bank's Emergency Announcement as of 6 April 2020,

and with the termination of the state of danger the Bank wishes to maintain it going forward as well, recording it among the provisions of the GBC.

The amendment as per b) includes information concerning new digital solutions available from 25 June 2020.

In the case of c), the Bank amends the terms of contract at a prior notice of 60 days.

The change shall take place in respect of the amendments specified in a), b) and c) above in accordance with Part 1, Chapter XIX, Section 19.21 of the General Business Conditions (GBC).

The amended General Business Conditions and Consumer Banking 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. The amendments referred to in a) above are **highlighted in green**, those referred to in b) above are **highlighted in blue and underlined**, and those referred to in c) are **highlighted in yellow and in italics** in the text.

25 June 2020

Raiffeisen Bank Zrt.