

Originally displayed on 10 August 2020

Amended on 17 September 2020

ANNOUNCEMENT

(in a consolidated format including the changes)

Raiffeisen Bank Zrt. informs its Customers that Raiffeisen Mobile App will be terminated later than originally announced, on 31 October 2020. In accordance with the aforesaid, Sections I a), II and III of the announcement displayed on 10 August 2020 are amended; the amendments are highlighted in grey in the text.

Raiffeisen Bank Zrt. informs its Customers that the Bank's **General Business Conditions (GBC), Consumer Banking Business Conditions (CBBC) and Payment Account Agreement General Terms & Conditions of Contract** are amended as follows:

I. The change concerns the following sections of the GBC:

- a) Raiffeisen Mobile App—regulated in Part 2, Chapter “XIII. General Terms of Contract for Raiffeisen Electronic Channels and the myRaiffeisen Mobile App” of the GBC—will be discontinued, therefore the terms of contract concerning this service are also repealed by the Bank, and Section 13.2.1 of the same chapter is clarified, **effective as of 31 October 2020**.
- b) Section 10.1.3.6 of Chapter “X. Bankcards” of Part 2 “Special Provisions Concerning the Diverse Transactions and Services” of the GBC is supplemented and clarified, **effective as of 10 October 2020**.
- c) The chapter concerning Electronic Channels of the GBC is supplemented and clarified, **effective as of 25 August 2020**.

The following provisions of the GBC are amended for the reasons specified herein:

- a) The definition of Raiffeisen Mobile App—regulated in Part 2, Chapter “XIII. General Terms of Contract for Raiffeisen Electronic Channels and the myRaiffeisen Mobile App”—is deleted. Besides, Section 13.2.1 is clarified with provisions concerning the blocking of Electronic Channels

and Direkt Channels, and Means of Identification, which rule has already been included in the GBC, but logically it is more apt to be placed here.

- b) Part 2, Chapter "X. Bankcards" is supplemented with provisions concerning the option to activate cards via POS terminals.
- c) Part 2, Chapter "XIII. Raiffeisen Electronic Channels" is supplemented and clarified with some data security provisions.

II. The change concerns the following sections of the CBBC:

- Chapter "Definitions", and within Chapter IV, Section "1. Notification, Sales and Service Channels" and Section "4. Using Raiffeisen Direkt" are amended, **effective as of 31 October 2020**.

The following provisions of the CBBC are amended for the reason specified herein:

- The definition of Raiffeisen Mobile App has been removed from Chapter "Definitions".
- The Raiffeisen Mobile App channel has been removed from Chapter IV, Section "1. Notification, Sales and Service Channels".
- The Raiffeisen Mobile App channel has been removed from Chapter IV, Section "4. Using Raiffeisen DirektNet".

III. The change concerns the following sections of the Payment Account Agreement General Terms & Conditions of Contract:

- Chapter "I. General Provisions", Section "1. Services", paragraph I), Chapter "III. Cessation of the Payment Account Agreement", Section 7, and Chapter XIII changes to "XIII. myRaiffeisen Mobile App", **effective as of 31 October 2020**.

The following provisions of the Payment Account Agreement General Terms & Conditions of Contract are amended for the reason specified herein:

- Chapter "I. General Provisions", Section "1. Services", paragraph I) changes to myRaiffeisen Mobile App, Section 7 of Chapter "III. Cessation of the Payment Account Agreement" is amended, and Chapter XIII changes to "XIII. myRaiffeisen Mobile App", considering that Raiffeisen Mobile App is discontinued.

The amendment of the GBC included in Section I c) above has already been announced by the Bank, effective as of 25 June 2020, but it has not entered into force by the date of the next announcement—10 August 2020—therefore for the sake of transparency the previously announced amendment is included in this announcement as well.

With the exception of Section I c), in the case of all other changes the Bank amends the terms of contract at a prior notice of 60 days.

The change shall take place in accordance with Part 1, Chapter XIX, Section 19.21 of the General Business Conditions (GBC).

The amended General Business Conditions, Consumer Banking Business Conditions and Payment Account Agreement General Terms & Conditions of Contract were available starting from 10 August 2020 in the Bank's website (www.raiffeisen.hu), as well as in the Bank's branches. In respect of Section I c) above, the amendments are *highlighted in yellow and in italics*, and any other amendments are indicated ~~by strikethrough and/or highlighted in green~~, in the text.

The General Business Conditions, Consumer Banking Business Conditions and Payment Account Agreement General Terms & Conditions of Contract as per the amended Announcement will be available soon in the Bank's website (www.raiffeisen.hu), as well as in the Bank's branches. In respect of Section I b) (amendment effective as of 10 October 2020), the changes are *highlighted in grey*, and in respect of Sections I a), II and III (amendment effective as of 31 October 2020) they are indicated ~~by strikethrough and/or highlighted in green~~, in the text.

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Raiffeisen Bank Zrt.