

ANNOUNCEMENT

I. Introduction of Raiffeisen Online Retail Account Opening Platform

Raiffeisen Bank Zrt. informs its Customers that the Bank's General Business Conditions ("GBC") is amended as follows, not affecting existing agreements:

Starting from a date to be determined later in an announcement, the Raiffeisen Online Retail Account Opening Platform will be added to our Electronic Channels, providing an opportunity to file applications for bank account and card products, and related services, and to conclude the relevant agreements.

II. Start of the HUF cash deposit service through domestic Raiffeisen ATMs is postponed

The Bank informs its Customers that the amendment due on 31 January 2021 of the General Business Conditions ("GBC") and Consumer Banking Business Conditions, announced in the Announcement disclosed on 27 November 2020, will enter into force later, on 16 March 2021.

With regard to the foregoing, Raiffeisen Bank Zrt. informs its Customers that the Bank's General Business Conditions ("GBC") and Consumer Banking Business Conditions are amended as follows:

HUF cash deposit service through domestic Raiffeisen ATMs is introduced as of 16 March 2021.

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

The amended GBC and CBBC, including the above amendments, are available starting from this day in the Bank's website (www.raiffeisen.hu), and in the Bank's branches. The changes are highlighted in different colours in the text.

29 January 2021

Raiffeisen Bank Zrt.