

ANNOUNCEMENT
on the amendment
of the General Business Conditions

Raiffeisen Bank Zrt. informs its Customers that its **General Business Conditions will change as of 28 October 2022, not disadvantageously for the Customers.**

The amendment concerns the following chapter and sections of the **General Business Conditions**:

- Chapter V "Orders", Section 5.2 "Receipt of Payment Orders", Subsection 5.2.1
Reason for the amendment: clarification.
- Chapter IX "Business Days, Bank Holidays", Section 9.2 "Bank Holidays"
Reason for the amendment: change in legislation, with regard to Art. 286 (1) of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises. Provisions on bank holidays have been added to the chapter.
- From the last paragraph of Section 10.1.5.2.6 in Chapter X "Bank Cards", the terms "date of expiry" and "CVV/CVC code" have been deleted (in line with the Bank's previous practice).
Reason for the amendment: clarification.
- Chapter XIII "General Terms of Contract for Raiffeisen Electronic Channels and the myRaiffeisen Mobile App", Section 13.6 "Handling of Errors, Giving Notice of Errors in the Case of Electronic Channels"
Reason for the amendment: clarification.

The amendments that will enter into force on 28 October 2022 are **highlighted in green**.

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

28 October 2022

Raiffeisen Bank Zrt.