

PUBLIC ANNOUNCEMENT

on the amendment of General Business Conditions

Raiffeisen Bank Ltd. is kindly announcing amendments in the **General Business Conditions effective by 1 June, 2025:**

The amendments to the following chapters and points of the General Business Conditions effective as of 1 June, 2025 include:

➤ **Part 2/X. Bank Cards Chapter, 10.1.1 Definitions**

Reason: Clarification of the definitions of domestic and international transactions.

➤ **Part 2/X. Bank Cards Chapter, 10.1.3 Issuance of the Bank Card and PIN Code**

Reason: Clarification of the card receipt method for renewed bank cards, amendment, and supplementation of rules regarding card invalidation and activation.

➤ **Part 2/X. Bank Cards Chapter, 10.1.6 Settlement of Transactions During Bank Card Usage, 10.1.6.1 Settlement of Cash Withdrawal and Purchase Transactions**

Reason: Definition of the payment account for charging transactions conducted with a bank card after the expiration of the hold or in the absence of a hold, as well as supplementation of rules for receiving, processing, and crediting Mastercard MoneySend and Visa Fast Funds Transactions, with the Visa Direct service applicable for Visa Credit Cards.

➤ **Part 2/X. Bank Cards Chapter, 10.4 Apple Pay and 10.5 Google Pay Subsections**

Reason: Supplementation for Visa bank cards.

The amended General Business Conditions are available on the Bank's website (www.raiffeisen.hu) and in bank branches as of today.

We inform you that based on Act LXXXV of 2009 on the provision of payment services, the above amendments will be deemed accepted by you unless you notify the Bank in writing by 30 May, 2025 that you do not accept the amendment. Rejection of the amendment will be considered as an immediate termination of the contract affected by the amendment. Until the effective date of the amendment, you are entitled to terminate the contract affected by the amendment immediately without any fees, costs, or other payment obligations.

21 March, 2025

Raiffeisen Bank Zrt.



**Raiffeisen
Bank**

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