

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 November 2022, not disadvantageously for the Customers.

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

- a) Part 1 / Chapter IV – Right of Disposal, Representation, Signature, Section 4.3.4 (signature verification)
Reason for the amendment: based on MNB Decision No. H-PIF-I-B-5/2022;
- b) Part 1 / Chapter XI – Communication and Sales Channels, Sections 11.1 b) and c) (signature verification)
Reason for the amendment: based on MNB Decision No. H-PIF-I-B-5/2022;
- c) Part 1 / Chapter XVI – Reimbursement, Sections 16.1 and 16.2 (rules for the Bank's procedure for reimbursement)
Reason for the amendment: based on MNB Decision No. H-PIF-I-B-5/2022;
- d) Part 1 / Chapter XIX – Amendment of the Contract, Sections 19.21 and 19.28 (clarification of text concerning amendments)
Reason for the amendment: based on MNB Decision No. H-PIF-I-B-5/2022;
- e) Part 2 / Chapter I – Account Keeping, Section 1.8.4 (rules for circumstances impeding the closure of the account)
Reason for the amendment: based on MNB Decision No. H-PIF-I-B-5/2022;
- f) Part 2 / Chapter X – Bank Cards, Section 10.4.2 Apple Pay Payment
Reason for the amendment: clarification (in line with the Bank's practice);
- g) Part 2 / Chapter X – Bank Cards, Section 10.5.2 RaiPay
Reason for the amendment: clarification (in line with the Bank's practice);
- h) Part 2 / Chapter XIII – Raiffeisen Electronic Channels and the myRaiffeisen Mobile App
Section 13.1 Definitions (Reason for the amendment: clarification, development of new processes);
Section 13.2.1 Proper Use (Reason for the amendment: based on MNB Decision No. H-PIF-I-B-5/2022);
Section 13.4 Digital Channel Entitlement Rules (Reason for the amendment: clarification, development of new processes).

The amendments that will enter into force on 28 November 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.

28th November 2022

Raiffeisen Bank Zrt.