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PUBLIC ANNOUNCEMENT
on RaiConnect electronic channel

Published: **8 October, 2026** (The provisions which enter into force at this time will be highlighted in green.)
Effective as of: **From 9 October, 2026 to 15 October, 2026**

RaiConnect is an electronic channel of Raiffeisen Bank Zrt. (hereinafter referred to as the "Bank"), which may be used by the customers listed in this Public Announcement under the terms and conditions set out herein. The Bank is constantly expanding the range of services available and informs its customers about this in this Public Announcement.

The renewal of the RaiConnect service previously announced by the Bank — detailed below — namely the introduction of Raiffeisen Videobank, will take place on October 16, 2026.

From that date onward, **the service will be available under the name Raiffeisen Videobank exclusively through the myRaiffeisen mobile application, following the initiation of the REA Virtual Assistant chat and connection to a customer representative.**

Certain provisions of the contract addendum related to the use of RaiConnect, concluded by October 15, 2026, will be incorporated into the General Terms and Conditions as of October 16, 2026, reflecting the discontinuation of the RaiConnect channel and the introduction of the Videobank channel. Simultaneously, previously concluded RaiConnect contract addendums and the current RaiConnect Announcement will be terminated.

From October 16, 2026, documents, audio, and video files previously created during the use of RaiConnect will no longer be accessible on the RaiConnect platform. The Bank can provide these documents again upon individual request by the Customer. **If you wish to keep these files, we recommend downloading them to your own device before this date.**

Documents generated during the use of Raiffeisen Videobank from October 16, 2026, onward will be accessible electronically in the Documents section of the myRaiffeisen portal.

I. SERVICES AVAILABLE THROUGH THE RAICONNECT ELECTRONIC CHANNEL INCLUDE:

Related to the use of RaiConnect channel:

- Agreement on RaiConnect service
- Termination of the agreement on RaiConnect service

1) Related to investment services:

- MiFID test completion, assessment
- Securities account opening
- Buy and sell orders

- Opening a Recurring Investment, order placement, termination
- Subscription, Auction
- Long-Term Investment Account opening, closing, partial withdrawal at the end of the 3rd year, partial withdrawal and renewal at the end of the 5th year, revocation of partial withdrawal and renewal, and issuing instructions
- Conclusion of a contract supplement to the Long-Term Investment Securities Account Contract for the Conclusion of Forward/Futures Transactions for Private Banking clients
- Modification and termination of a Regular Investment Plan
- Information on investments
- Foreign exchange conversion on securities account
- Transfer between the Customer's accounts

2) Related to payment services:

- One-time HUF transfer
- HUF transfers between the Customer's accounts
- Deposit orders
- Repayment of time deposit before maturity – exclusively for Premium Banking customers
- Information on bank accounts
- Requesting, modifying, or deleting Mobile Banking services – exclusively for Premium Banking clients
- Opening a new bank account in addition to an existing bank account
- Switching bank account fee package within the Premium segment (also with a framework contract amendment)
- Switching bank account fee package within the Private Banking segment with amendment of framework contract
- Bank card activation for account holders within the Private Banking segment

3) In connection with the conclusion of insurance contracts:

- Submission of a declaration of accession related to travel insurance for clients with a Premium Banking account.

The services listed in I./1.-3. can only be used if a valid RaiConnect service agreement is in place.

II. USE OF THE RAICONNECT SERVICE:

The RaiConnect service is available to our Premium or Private Banking Customers who have a bank account with the Bank and have activated Internet banking (DirektNet) access.

III. The fees, commissions and charges for services initiated within the RaiConnect service, as well as the order of order acceptance are included:

- For Premium customers, in the currently effective List of Conditions for Premium Banking Customers,
- For Private customers, in the currently effective List of Conditions for Private Customers.

IV. Provision of RaiConnect documents, video and audio files:

1. The Bank makes documents generated during the use of RaiConnect available to the Customer through the RaiConnect channel, with the Bank being entitled to place certain documents, as well as video and audio files, in the personal storage space provided to the Customer. The Customer can access these documents through these interfaces until the Digital Channel Entitlement is terminated.

   Contrary to the above, from November 14 2025, documents, audio, and video files generated before this date will not be available on the RaiConnect platform. The Bank will provide these to the Client again upon individual request.

2. In the event of changing to a fee package resulting in the Client being placed in the Premium or Private segment (including reclassification by the Bank), the Client will no longer have access to documents, videos, and audio files that were generated before the account fee package change/reclassification and already made available by the Bank through the RaiConnect channel after the account fee package change/reclassification on the RaiConnect interface. These will be provided again upon the Client's specific request.

   The provisions set forth in this section also apply to changes/reclassifications of account fee packages within the Premium segment, except when the service models associated with the fee packages used by the Client before and after the change/reclassification both ensure the availability of a dedicated advisor.

   The Client, in all cases and with the above additions, can access the documents, video, and audio files on the RaiConnect platform until the termination of the contract amendment regarding the use of RaiConnect. After the termination of the contract amendment, the Bank will provide these to the Client again upon individual request

V. The right of withdrawal

According to Act XXV of 2005 on Distance Marketing of Financial Sector Contracts, a customer who is a consumer has a 14-day right of withdrawal in respect of an agreement concluded through the RaiConnect channel. The consumer shall not be entitled to withdraw after the agreement has been performed in full by both parties, if this has been done at the express request of the consumer.

Customers may exercise their right of withdrawal by making a statement via RaiConnect or by sending a verifiable notification to the following contact details, after identification:

- by post at Budapest 1700
- by e-mail: info@raiffeisen.hu

VI. Bank signature

Certain legal declarations on the RaiConnect channel are made by the Bank using an advanced electronic seal based on a qualified certificate for electronic seal. The use of the electronic seal is the responsibility of two persons authorised to undertake commitments on behalf of the Bank, Gábor Oláh and Róbert Toman. Documents issued in electronic form are authentic in that form only.

Raiffeisen Bank Zrt.