

ANNOUNCEMENT

on change in the terms and conditions which will be announced on 15. July 2022

Dear Customer,

Please be advised that in accordance with Part 1, Chapter XIX, Section 19.13.4 of the General Business Conditions, due to changes in the public charges relating to its activities **as of 15 September 2022 the Bank unilaterally amends certain fees**. The amendment follows changes¹ to the rules on financial transaction tax.

In the context of the amendment, for each fee item where the fee (or a component thereof) is set as follows:
„for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 6,000” or
„for the portion exceeding HUF 20,000, 0.3%, max. HUF 6,000” or
„for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 6,000” or
„0.3%, max. HUF 6,000”

in such cases **the fee ceiling shall be increased from HUF 6,000 to HUF 10,000:**

„for the portion exceeding HUF 20,000, an additional 0.3%, max. HUF 10,000” or
„for the portion exceeding HUF 20,000, 0.3%, max. HUF 10,000” or
„for the portion exceeding equivalent amount of HUF 20,000, an additional 0.3%, max. HUF 10,000”
or
„0.3%, max. HUF 10,000”

The Lists of Terms and Conditions including the amended rates shall be announced on 15 July 2022, and shall be available in the website www.raiffeisen.hu as well as in our branches starting from such date.

Please take note that in accordance with Part 1, Chapter XIX, Section 19.20 of the General Business Conditions **unless you give written notice to the Bank by the date of 15 September 2022 to the effect that you do not accept the amendments, you will be deemed to have accepted** the amendment. Rejection of the amendment shall be regarded as termination with immediate effect of the agreement affected by the amendment.

¹ Section 15. of 197/2022 (VI.04.) Government Decree establishing a derogation from the rules of Act CXVI of 2012 on the financial transaction tax.

Please be informed that by the date of entry in force of the amendment, you shall have the right to terminate your agreement concerned by the change with immediate effect free of charge. You are also entitled to accept the amendment before the effective date proposed by the Bank. In the case of acceptance, the amendment shall take effect on the date proposed by the Bank.

Should you need any further information or advice on any of the above, please visit any of our branches or call our 24-hour telephone customer service Raiffeisen Direkt at phone number +36 80 488 588.

Raiffeisen Bank Zrt.