

INFORMATION

Dear Customer,

Raiffeisen Bank Zrt. informs its Customers that the execution of paper-based outgoing HUF transfer orders submitted after the date of 17 November 2015 will take place in the scope of intraday settlement.

As a result of the above change, paper-based outgoing HUF transfer orders submitted on the given business day ("T day") by the cut-off time specified in the List of Terms and Conditions for Corporate Clients, provided they are filled properly and have the required coverage, will be fulfilled (credited to the beneficiary's account) on T day, that is sooner than the T+1 day final performance deadline specified in MNB Decree 18/2009 (VIII.6.) on Payment Services Activities.

Please take note that in the case of outgoing HUF transfer orders submitted on paper by the cut-off time specified in the List of Terms and Conditions—considering that the Bank will start processing the order immediately after submission in view for having the order executed as soon as possible in the scope of intraday settlement—orders may not be subsequently changed or cancelled. In consideration for this, before submitting the order please check the correctness of the data included in the order.

In line with the foregoing, the Bank's **List of Terms and Conditions for Corporate Clients** changes as of **18 November 2015**. The change concerns the following sections of the List of Terms and Conditions for Corporate Clients:

Annex No. 1 Order of Execution

The performance deadline of paper-based ad hoc interbank HUF payment orders changes.

Faultless and complete HUF ad hoc payment orders received by the Bank—on working days, by the cut-off time specified in Section 1.5—and sent not via the VIBER system will be credited to the account kept at the financial service provider of the beneficiary on the following day:

Performance deadline prior to the change:	Day of execution + 1 banking day
Modified (new) performance deadline:	Day of execution

The amended List of Terms and Conditions for Corporate Clients is available starting from this day in the Bank's website (www.raiffeisen.hu), and in the Bank's branches.

Budapest, this 17th of November 2015

Yours sincerely,
Raiffeisen Bank Zrt.

