ANNOUNCEMENT

Raiffeisen Bank Zrt. informs its Customers that

- a) the Bank's **General Business Conditions (GBC)** is supplemented having regard to the introduction of new electronic channels by the Bank, and texts concerning the existing and new electronic channels are clarified, **effective** as of 18 May 2020,
- b) the provisions of the Bank's **Consumer Banking Business Conditions (CBBC)** concerning electronic channels that are included in the General Business Conditions as well are repealed, with a view to the transparency of regulation, **effective as of 18 May 2020.**
- 1) For the reason specified in a) above, the following provisions are amended:

In respect of the General Business Conditions: Part 2

Chapter XIII. Raiffeisen Mobile Apps is renamed and at the same time restructured and supplemented. The new title of the chapter is **XIII. Raiffeisen Electronic Channels**.

2) For the reason specified in b) above, the following provisions are amended:

In respect of the Consumer Banking Business Conditions:

Section 30. Mobile Apps of Chapter IV. Notification, Sales and Service Channels is repealed.

The change shall take place in respect of the amendments specified in a) and b) above in accordance with Part 1, Chapter XIX, Section 19.21 of the General Business Conditions (GBC).

The amended General Business Conditions and Consumer Banking Business Conditions are available starting from this day in the Bank's website (www.raiffeisen.hu), and in the Bank's branches. As regards the GBC, the amendments are highlighted in yellow in the text, and as regards the CBBC they are highlighted in green.

15 May 2020