## ANNOUNCEMENT on the <u>amendment</u> of the General Business Conditions

Raiffeisen Bank Zrt. informs its Customers that its General Business Conditions are amended as of 11. August 2022 and 11. October 2022 not disadvantageously for the Customers.

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

Chapter VII. "Transactions in Foreign Currency and Exchange" Section 7.12. Chapter XXI. "Complaints and Complaint Management" Section 21.6. Chapter X. "Bank Cards" Section 10.1.5.2.4.1.1. Chapter XI. "Credit Cards" Section 11.6.2.

Reason for the amendment: clarification, correction..

The amendments entering into force on 11 August 2022 are highlighted in green while the amendment entering into force on 11 October 2022 is highlighted in yellow.

Please take note that in accordance with Act LXXXV of 2009 on the Pursuit of the Business of Payment Services unless you give written notice to the Bank by the date of 10 October 2022 to the effect that you do not accept the amendment, you will be regarded to have accepted the above amendment of the GBC. Rejection of the amendment shall qualify as termination with immediate effect of the agreement affected by the amendment. By the date of entry into force of the amendment, you shall have the right to terminate your agreement concerned by the change with immediate effect free of charge.

The amended General Business Conditions are available starting from this day in the Bank's website (www.raiffeisen.hu), and in the Bank's branches.

10 August 2022

Raiffeisen Bank Zrt.