

ANNOUNCEMENT

Raiffeisen Bank Zrt. informs its Customers that its Consumer Banking Business Conditions change *as of 5 December 2022*, not disadvantageously *for the Customers*.

Raiffeisen Bank Zrt. informs its Customers that its Consumer Banking Business Conditions (CBBC) are amended as follows:

The change concerns the following sections of the CBBC:

- Part I "General Provisions", Chapter IV "Notification, Sales and Service Channels", Section 9 "Preconditions for the Execution of Orders Sent/Received via Raiffeisen DirektNet".
Reason for the amendment: based on MNB Decision No. H-PIF-I-B-5/2022.
- Part I "General Provisions", Chapter IV "Notification, Sales and Service Channels", Section 15 "Confidentiality of the Secret Codes and Identifiers of Direkt Channels (Blockage)"
Reason for the amendment: based on MNB Decision No. H-PIF-I-B-5/2022.
- Part I "General Provisions", Chapter IV "Notification, Sales and Service Channels", Section 16 "Responsibility upon the Blockage of Direkt Channels"
Reason for the amendment: based on MNB Decision No. H-PIF-I-B-5/2022.
- Part II "Specific Provisions", Chapter I "Account Keeping", Section 1.8 "Termination of the Retail Bank Account", clause 1.8.3.
Reason for the amendment: based on MNB Decision No. H-PIF-I-B-5/2022, and clarification (in line with the Bank's current practice).

The amended Consumer Banking Business Conditions pursuant to the Announcement is available in the Bank's website (www.raiffeisen.hu), and in the Bank's branches.

Changes are marked with ~~strikethrough~~ and highlighted in yellow in the text.

5 December 2022

Raiffeisen Bank Zrt.