

## Information for customers with business cards

Dear Customers,

Thank you for honoring us with your trust and for using the business card services provided by Raiffeisen Bank! We hope that you have been fully satisfied with our business bank cards.

**We would like to inform you that starting from June 1, 2025, the Bank will replace the current Mastercard business cards with Visa business cards. The card replacement is free of charge, and the current fees and costs associated with the card remain unchanged.** Based on the reserved rights in the last paragraph in Chapter X, point 10.1.9.1. of the General Business Conditions (GBC), we will cease the future issuance of Mastercard business cards as of June 25, 2025.

**Visa is one of the world's leaders in digital payments, facilitating transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories. Their mission is to connect the world through the most innovative, convenient, reliable and secure payments network.**

**In connection with the exchange of business debit cards, we would also like to inform you that during the exchange of business debit cards (from 1 June 2025), our Bank will unilaterally change the place of receipt of business debit cards – one time only - to delivery by post.**

### What to know about card replacement?

-  We will inform our customers in advance of the exact date of dispatch of their new Visa business card, and we will send a **new card by a separate letter to business cardholders, delivered to the mailing address registered with the Customer's Bank.**
-  **Please activate your new Visa bank card as soon as possible!** The PIN code for the new bank card will be the same as the PIN code of the card being replaced, which can be viewed in the myRaiffeisen mobile application.
-  The new Visa business cards will be mailed with the same settings as Mastercard business cards at the time of production. If you changed your card limit after the card was manufactured, **please check your card settings after activating your new card** (e.g. limit setting, online card purchase function), as they will not be inherited by the new card. You can check your card details in mobile banking (myRaiffeisen mobile app) and internet banking (myRaiffeisen portal, Electra, DirektNet)
-  **The operation and functions of the new Visa business card are completely identical to those of the current Mastercard business card.** The fees and terms for the Visa bank card remain unchanged and are the same as those for the current Mastercard card.
-  **Upon activation of the new Visa business card, your current Mastercard business card will be automatically deactivated, and no further action will be required from you.** You can use your current Mastercard business cards until its

expiration date or until the new Visa bank business card is activated, but no later than 45 days after the new Visa business card is sent.

After June 25, 2025, the Bank will no longer issue Mastercard business cards, so replacement cards and renewals will be provided with the new Visa cards.

### How will the change affect your business card?

We will replace and mail the Mastercard business cards to business cardholders as follows:

Current Business Card	New Business Card
Mastercard Business Card	Visa Business Card
Mastercard Business Silver Card	Visa Business Gold Card
Mastercard Business Premium World Card	Visa Business Platinum Card
MC Széchenyi Card	Visa Széchenyi Card
MC Agrár Széchenyi Card	Visa Agrár Széchenyi Card

You can access detailed information about our new Visa cards on our website by scanning the QR code below, or visit the page at:

<https://www.raiffeisen.hu/web/english/corporates/bankcard/visa>



If you accept the changes, no further action is required from you regarding the above.

We inform you that based on Act LXXXV of 2009 on the provision of payment services, the amendments effective from June 1, 2025, will be deemed accepted by you unless you notify our Bank in writing by May 30, 2025, that you do not accept the amendment. Rejection of the amendment will be considered as immediate termination of the contract affected by the amendment. Until the amendment takes effect, you are entitled to terminate the contract affected by the amendment immediately without any fee, cost, or other payment obligation.

We hope you will use your new Visa type bank card with satisfaction. With further questions, please contact your bank representative or call Raiffeisen Bank's customer service at +36 80 488 588, or inquire in person at any Raiffeisen bank branch.

Best regards,  
Raiffeisen Bank

31 March, 2025, Budapest