

Information for Our Customers with Bank Cards

Dear Customer,

Thank you for honoring us with your trust and using our debit card services provided by Raiffeisen Bank! We hope you are fully satisfied with our cards.

We inform you that from June 1, 2025, our Bank will replace Mastercard debit cards and Visa Gold debit cards with Visa cards. The card exchange is free of charge, and the current fees and costs associated with the card will not change.

We also inform you that based on the right reserved in section 10.1.9.1 of Chapter X, Part 2 of the General Business Conditions (GBC), the Bank will cease future sales of Mastercard debit cards from June 25, 2025.

In connection with the replacement of debit cards, starting from June 1, 2025, our Bank will unilaterally modify the card collection location for our Retail and Premium Banking clients based on Section 19.13.4 of Chapter XIX of Part 1 of the General Business Conditions, due to changes in certain economic factors and costs that significantly determine operational expenses. **After this date, renewed, replacement, or supplementary cards will be sent by mail to the notification address registered with the Bank.**

Visa is the world's leading digital payment service provider, conducting payment transactions in more than 200 countries and territories among consumers, merchants, financial institutions, and governmental bodies. Their mission is to connect the world through the most innovative, convenient, reliable, and secure payment network.

What do you need to know about the card exchange?

As a Retail or Premium customer, your new Visa debit card will be sent to your notification address registered with the Bank after June 1, 2025, or in the absence of this, to your permanent address.



As a Private Banking customer, your new Visa debit card will be sent in a separate letter to your notification address registered with the Bank after June 1, 2025, or in the absence of this, to your permanent address or bank branch.



Please activate your new Visa debit card as soon as possible upon receipt! The PIN code for the new card will be the same as your current card's PIN code, which you can also view in the myRaiffeisen mobile application.



After activation, **please check the settings associated with the card** (e.g., limit settings) **in the myRaiffeisen mobile application or internet banking** (myRaiffeisen portal). For security reasons, **the online card purchase function on your new Visa card will not be active; you need to set this up** in the mobile application or internet banking (myRaiffeisen portal).



The functionality and features of the new Visa debit card are entirely identical to those of the current Mastercard debit card. The fees and conditions for the Visa debit card remain unchanged and are the same as those for the current Mastercard card.



With the activation of the new Visa debit card, your current Mastercard debit card will automatically be deactivated. You can use your current Mastercard debit card until its expiration, or until the activation of the new Visa debit card, but no later than 45 days after the new Visa card is sent.



If you receive a **Visa Classic debit card** in the future and have previously requested Raiffeisen bank card travel insurance, you will have no further tasks; your insurance coverage will continue under the same conditions and fees.

If you receive a **Visa Platinum debit card** or a **Visa Infinite debit card** in the future, you will have the highest service-level insurance package, the Exclusive package, included in the annual card fee, which will offer the same or higher services compared to before.

After June 25, 2025, the Bank will no longer issue Mastercard debit cards. Therefore, after this date, upon renewal of primary or secondary cards, or issuance of replacement cards (e.g., in case of card loss, theft, or damage), the Bank will provide new Visa debit cards to its customers. However, the Bank may temporarily issue Mastercard World Elite debit cards even after this date. Further details can be found in the Private Banking Conditions List.

Which cards are affected by the change?

We will **replace** the following cards **with Visa Classic debit cards**:

- Mastercard Verticard
- Mastercard OneCard
- Embossed Start CLEVERcard
- MC Standard
- Non-embossed Start CLEVERcard
- Mastercard Premium Start CLEVERcard
- Private Mastercard Standard debit card

We will **replace** the following cards **with Visa Platinum debit cards**:

- Mastercard Premium Platinum
- Private Visa Gold debit card
- Private Mastercard Platinum debit card

We will **replace** Private Mastercard World Elite debit cards **with Visa Infinite debit cards**.

Separate information will be sent regarding the replacement of credit cards, Retail and Premium Mastercard Gold, Visa Gold, and Virtual No Plastic Mastercard debit cards.



**Raiffeisen
Bank**

You can access detailed information about our new Visa debit cards by scanning the QR code below or visiting

<https://www.raiffeisen.hu/web/english/individuals/online-services/visa> .



Please activate your new Visa debit card as soon as possible upon receipt!

We inform you that based on the Act LXXXV of 2009 on the provision of payment services, the above modifications effective from June 1, 2025, will be considered accepted by you unless you notify our Bank in writing by May 30, 2025, that you do not accept the modification. Rejecting the modification will be considered an immediate termination of the affected contract. Until the modification comes into effect, you are entitled to terminate the affected contract immediately without any fee, cost, or other payment obligations.

If there is an additional cardholder associated with the account, please inform them of the above changes as well!

We hope your new Visa debit card will serve you satisfactorily. For further questions, please call Raiffeisen Bank's customer service at +36 80 488 588 or inquire personally at any Raiffeisen bank branch.

Sincerely,
Raiffeisen Bank Zrt.

Budapest, March 31, 2025