

## 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 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 Chapter X, point 10.1.9.1. of the General Business Conditions (GBC), we will cease the future issuance of Mastercard cards as of June 25, 2025.

**Visa is a world leader 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.**

### 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 will send **the new card to business cardholders by separate letter.**
-  **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.
-  **Please, after activating your new bank card, check the settings associated with the card** (e.g., limit settings, online purchase option) **on the myRaiffeisen mobile application, or via internet banking (myRaiffeisen portal).**
-  **The operation and functions of the new Visa bank card are completely identical to those of the current Mastercard 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 bank card, your current Mastercard bank card will be automatically deactivated, and no further action will be required from you.** You can use your current Mastercard business bank cards until its expiration date or until the new Visa bank card is activated, but no later than 45 days after the new Visa card is sent.

**In connection with the replacement of business cards, we inform you that the Bank intend to unilaterally modify the card collection location from June 1, 2025, based on section 19.13.4 of Chapter XIX, General Provisions, Part 1 of the General Business Conditions, due to changes in certain economic factors and costs significantly determining the operational expenses. The renewed, replacement, or supplementary card will be sent by mail to business cardholders.**

## 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>



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