

Introduction of new transfer limits and modification of daily limit

Dear Customer,

We would like to inform you that the Bank plans to introduce **new transfer limits for certain HUF and foreign currency orders specified in Raiffeisen DirektNet, the myRaiffeisen mobile application, and the myRaiffeisen portal, effective from October 29, 2025.***

Two new limits will be set on the accounts:

1. Maximum amount per transfer: the default setting of HUF 1,000,000/transfer. This means that the amount of a given transfer can be a maximum of HUF 1,000,000.
2. Maximum number of transfers per day: the default setting of unlimited transfers/day. This allows you to make an unlimited number of transfer orders on a given day.

Key features of the new limits:

- The new limits specified in HUF apply individually to users with internet banking access (both account holders and authorized signatories).
- The set values apply to all bank accounts managed by the user.
- If the transfer limits set by the Bank or the user exceed any other limit value (e.g., a limit tied to a signing tool), the lowest limit value will always be considered when examining the transfer.
- The "maximum amount per transfer" limit applies per transfer, can be specified in HUF, and applies to both foreign currency and HUF transfers.
- The "maximum number of transfers per day" limit applies to one day (0-24).
- The daily maximum number of transfers applies jointly to the myRaiffeisen mobile application and the myRaiffeisen portal, while it is separate for DirektNet, except for immediate transfers initiated with a payment request.

Please note that you have the option to apply different limits from the Bank's default limits. We recommend setting a transfer limit amount and number that is valid for all your accounts and aligns with your payment habits (whether lower or higher) to enhance account security.

Users with internet banking access can modify the above-mentioned new limits at any time free of charge on the following platforms:

- Via myRaiffeisen portal: under the My Products / Accounts / Transaction limits menu
- Via myRaiffeisen mobile application: under the My user account / Privacy and security / Set limits menu

The user initiating the modification will be notified of successful limit changes via a free push notification.

Modification of Existing Limit:

Simultaneously with the introduction of the two new transfer limits, the Bank will also modify the daily maximum transfer limit amount applicable to transfers made via online platforms.

- Current daily maximum limit: 25,000,000 HUF or equivalent in foreign currency/day
- New daily maximum limit: 100,000,000 HUF or equivalent in foreign currency/day

You can decrease the daily maximum transfer limit amount in person at any of our branches or through the Raiffeisen Direct telephone customer service.

The daily maximum transfer limit amount applies jointly to the myRaiffeisen mobile application and the myRaiffeisen portal, separately to DirektNet, except for immediate transfers initiated with a payment request.

Please be advised that Raiffeisen Bank Ltd. **due to the introduction of the above two new transfer limits and the modification of the existing limit will amend its relevant Lists of Conditions** (Retail Bank Account and Electronic Services List of Conditions, Premium Banking List of Conditions, List of Conditions for Private Banking Superior Customers – Private Banking List of Conditions) with **effect from October 29, 2025.**

The amended Lists of Conditions **will be published** on the Bank's website (www.raiffeisen.hu/web/english) and in bank branches **by August 19, 2025, at the latest.**

Please note that **the above modifications effective October 29, 2025, will be considered accepted by you unless you notify the Bank in writing by October 28, 2025, that you do not accept the modifications.** Refusal of the modifications will be deemed as immediate termination of the affected contract. Until the modifications take effect, you are entitled to terminate the affected contract immediately, free of charge or any other payment obligation. You may also accept the modifications before the proposed effective date by the Bank. If accepted, the modifications will take effect at the time proposed by the Bank.

For additional useful tips and fraud prevention advice, please visit our [cybersecurity page](#).

Arm yourself against cyber fraud by visiting the Cyber Shield website!
(www.kiberpajzs.hu)

**KiberPajzs**
Védelem a pénzügyekben

If you have any questions regarding this notice or need further information, please call one of the following numbers:

For retail customers: +36-80-488-588

For premium customers: +36-80-488-488

For private banking customers: +36-80-455-455

Budapest, August 15, 2025.

Best regards,

Raiffeisen Bank Ltd.

*Based on point IX. 36 of the Recommendation No. 5/2023 (VI.23.) of the Hungarian National Bank.