

Information on Online Service Requests

in the myRaiffeisen Mobile Application

With this document, Raiffeisen Bank Zrt. (registered office: 1133 Budapest, Váci út 116-118.) informs its Customers about online service requests made in the myRaiffeisen mobile application, the application process, the rules for written statements made electronically, the right of withdrawal, and the resolution of disputes. Please read this document carefully and contact the Bank if you should have any questions.

1. The online service request process

1.1. New account opening in the myRaiffeisen mobile app for account holders

Please be informed that in the course of the online service request we will guide you through the following steps.

As an account holder, you already have an operating payment account with the Bank, so you can now use the new bank account opening function, which involves the following steps:

1. Read and accept documents
2. Choice of currency
 - a. as a consumer customer, you can open foreign currency accounts; for the range of available foreign currency accounts, see the Bank's List of Conditions,
 - b. as a Private Banking customer, you can open both HUF and foreign currency accounts; for the range of available foreign currency accounts, see the Bank's List of Conditions.
3. You will then get to an overview screen where you will find the details of your account opening order, which you can finalise by clicking on the Sign button.
4. You will then need to confirm your intention to open the account in the way used to log in to the mobile app.
5. You will be informed of the successful opening of your account. The account will be instantly opened, usable, and available on electronic platforms, and you can find it in the My products menu.
6. You can view the terms and conditions valid at the time of the account opening at any time under My user account/Legal documents/Certificates, in a chronological order.

1.2. Savings Account opening in the myRaiffeisen mobile app for account holders with active bank card

Please be informed that in the course of the online service request we will guide you through the following steps.

As an account and card holder, you already have an operating payment account with the Bank, so you can now use the Savings Account opening function, which involves the following steps:

1. Read and accept documents
2. Choice of the settlement account from the existing HUF payment accounts
3. You will then specify the savings amount. The amount must be divisible by 100 (or it can be 0 Ft).
4. You will then get to an overview screen where you will find the details of your account opening order, which you can finalise by clicking on the Sign button.
5. You will then need to confirm your intention to open the account in the way used to log in to the mobile app.
6. You will be informed of the successful opening of your account. The account will be instantly opened, usable, and available on electronic platforms, and you can find it in the My products menu.
7. You can view the terms and conditions valid at the time of the account opening at any time under My user account/Legal documents/Certificates, in a chronological order.

2. Rules for written statements made electronically

It is a legal obligation for the Bank to ensure that its contracts with its customers are in written form. The Bank ensures that its operations comply with the requirements of written form during the making of online statements.

The statements to be accepted in the process as well as any prior information must be accepted by the Bank in Hungarian or English. The application process and the statements made are governed by Hungarian law.

The Bank will provide you with the documentation for your new consumer bank account or Savings Account on a durable medium, so that you can view the details of any data changes made to the account at the time of the account opening or afterwards at any time in the myRaiffeisen mobile application under My user account/Legal documents/Certificates.

The Bank provides detailed information on the integrity of its systems and their operation being in compliance with information and data security requirements in the document entitled *"Code of Conduct and customer information on the prudent operation of Raiffeisen Bank's system for the making of legal statements and contracts by electronic means"* (the "Code of Conduct"), which you can also consult during the contracting process or access on the Bank's website at the link below: <https://www.raiffeisen.hu/elektronikus-szerzodeskotes-magatartasi-kodex-en>

If you notice a malfunction or have any questions, please do not hesitate to contact the Bank through any of its communication channels. The Bank is pleased to be at your service.

3. Right of withdrawal

In connection with online contracting, a consumer customer is entitled to a 14-day right of withdrawal under the provisions of Act XXV of 2005 on the Distance Marketing of Consumer Financial Services, and if the Bank has already started performance of the contract, the customer is entitled to terminate the contract within 14 days.

This period starts from the date of conclusion of the contract (i.e. the date on which the Bank sends you the contract package by e-mail). If you exercise your right of withdrawal (termination), this will result in the termination of the contract.

Customers can exercise their right of withdrawal by sending us a notice in a verifiable manner via the following communication channels, after identification:

- by post: Raiffeisen Bank Zrt., Budapest 1700,
- by e-mail from an e-mail address recorded in the Bank's systems to the address info@raiffeisen.hu

The right of withdrawal (termination) shall be deemed to have been exercised within the time limit if you post or otherwise send your statement to the Bank in a verifiable manner before the expiry of the time limit.

4. Resolution of disputes

Please note that if you have any complaints, you can contact Raiffeisen Bank Zrt. using the following communication channels:

- at any branch of Raiffeisen Bank Zrt.,
- via the telephone customer service Raiffeisen Direkt at phone number 06-80-488-588,
- by post, in a letter to Raiffeisen Bank Zrt., Central Complaint Management Group, Budapest 1700,
- by e-mail to info@raiffeisen.hu.

[Click here](#) to view the Bank's Customer Complaint Handling Policy.

If you are not satisfied with the Bank's complaint management, in the case of a breach of consumer protection laws you may initiate a consumer protection procedure at the National Bank of Hungary:

- by post: in a letter sent to Magyar Nemzeti Bank, 1850 Budapest,
- in-person at the MNB's customer service desk: 1122 Budapest, Krisztina krt. 6., or through any Government Window (*Kormányablak*),
- electronically: via the Client Gate (*Ügyfélkapu*).

In the case of a legal dispute relating to the validity, legal effect, or termination of the contract, or breaches of contract and the legal effects thereof, you may apply to the Financial Arbitration Board:

- in-person: 1122 Budapest, Krisztina krt. 6.
- by post: Financial Arbitration Board, H-1525 Budapest, Pf. 172.

In any case you may apply to the court having jurisdiction under the Code of Civil Procedure.

In case of a data protection-related issue, you have the right to seek remedy and lodge a complaint with the Bank's Data Protection Officer or the Hungarian National Authority for Data Protection and Freedom of Information, or to take legal action. The detailed rules on data processing can be found in the specific privacy policy for the online contracting solution and in the Bank's Privacy Policy on the Bank's website www.raiffeisen.hu under the heading "[Data Processing](#)".

Yours sincerely,

Raiffeisen Bank Zrt.