

PUBLIC ANNOUNCEMENT

Regarding Services Available on the Accounts of Minor Account Holders with Limited Legal Capacity

Effective as of: from 16 July 2026

Announced on: 15 July 2026

1. Services Available at Bank Branches and via Raiffeisen Direkt

Services		Branch			Raiffeisen Direkt	
Product Category	Function	Jointly in person	Minors acting on their own behalf	Legal representative acting independently	Legal representative acting independently	Minors acting on their own behalf
Savings	Deposit placement, early withdrawal, termination of deposit	-	x	x	x	x
	Opening, modifying, and closing a savings account	-	x	x	-	-
	Permanent Investment Deposit Account Agreement, termination of agreement	x	-	-	-	-
Account	Statement amendment	-	x	x	x	x
	Free cash withdrawal declaration for individuals age 16 and older	-	x	-	-	-
	Copies of certificates, statements, and notices (Issuance and provision of certificates)	-	x	x	x	x
	Providing instructions in the event of death	-	-	-	-	-
Electronic Services	SMS service/Mobile Banking service: requesting, modification, or cancellation	x	-	x	x	-
	Requesting or cancelling a Direct phone service – for a minor account holder	x	-	-	-	-
	Requesting or cancelling a Direct phone service – for a legal representative	-	-	x	-	-
	Requesting or Cancelling DirektNet Internet and Mobile Banking – for a minor account holder	x	-	-	-	-
	Requesting or Cancelling DirektNet Internet and Mobile Banking – for a legal representative	-	-	x	-	-



Services		Branch			Raiffeisen Direkt	
Product Category	Function	Jointly in person	Minors acting on their own behalf	Legal representative acting independently	Legal representative acting independently	Minors acting on their own behalf
	DirektNet and Direkt Services administration - Password Recovery – for minors	-	x	-	-	x
	DirektNet and Direkt Services administration – Restoring blocked access – for a legal representative	x	-	-	-	-
	Requesting a RaiConnect Channel*	-	-	-	-	-
	Changing the Per-Transaction Transfer Limit, the Daily Limit on the Number of Transfers and Daily maximum amount limit for digital channels	x	-	x	x	-
Bank Card	Ordering a debit card – for a minor account holder	x	-	-	-	-
	Ordering a debit card – for a legal representative	-	-	-	-	-
	PIN change, PIN replacement – for a minor account holder	-	x	-	-	x
	Changing the bank card delivery method or pick-up location** – for a minor account holder	-	x	-	-	x
	Limit Change [Change of daily card usage limit] – for a minor account holder	-	x	-	-	x
	One-off modification of the daily card usage limit valid for a specific day	-	x	-	-	x
	Changing the account number associated with a bank card or CLEVERcard	x	-	-	-	-
	Cancelling a debit card	-	x	-	-	x
	Suspending and unsuspending a bank card	-	-	-	-	x
	Activating a debit card	-	x	-	-	x
	Enabling or disabling the on-line card payment feature	-	x	-	-	x
	Blocking a debit card	-	-	-	x	x
	Requesting a replacement card – for a minor account holder	-	x	-	-	x
Account Agreements	Bank account framework agreement – for a minor account holder	x	-	-	-	-
	Opening a new bank account – for a minor account holder	x	-	-	-	-
	Termination of a bank account framework agreement	x	-	-	-	-

Services		Branch			Raiffeisen Direkt	
Product Category	Function	Jointly in person	Minors acting on their own behalf	Legal representative acting independently	Legal representative acting independently	Minors acting on their own behalf
	Closing a bank account without terminating the framework agreement	x	-	-	-	-
	Changing account plans	x	-	-	-	-
	Switching banks	x	-	-	-	-
Safe deposit box	Signing a Safe Deposit Box (SAFE) agreement	-	-	-	-	-
Transaction	Domestic transfer in Hungarian forint, Recurring Transfers Direct Debit, Transfer in euros Transfer in other currencies Foreign currency credit Submitting, modifying, cancelling, or revoking orders falling under these categories	-	x	x	x	x
	Reporting cash withdrawals over HUF 500,000	-	x	x	x	x
	Cash deposits, cash withdrawals	-	x	x	-	-
Customer Information	Modification of account holder's customer information—modification of identification document details	-	x	-	-	-
	Modification of account holder's customer information—contact information: modification of phone number, email address, mailing address, and language of correspondence	-	x	-	-	x
	Account Holder customer information modification: Declarations—modification of marketing declaration, modification of market research declaration, legally required declarations—minor account holder	x	-	-	-	-
	Modification of the legal representative for a minor's account	x	-	-	-	-
	Designation of a permanent authorized representative other than the legal representative	-	-	-	-	-

*Not available to Private Banking Customers.

**Not available to Retail and Premium Banking Customers.

2. Features Available via Electronic Channels

Services		Electronic Channels		
Product Category	Function	Minor Account Holder myRaiffeisen mobile app	Minor Account Holder myRaiffeisen Portal	Minor Account Holder DirektNet
Account	Sending and receiving payment requests	x	-	x
	Registering, modifying, and deleting a secondary identifier	-	-	-
	Free cash withdrawal declaration	-	-	-
	Opening, modifying, and closing a savings account	x	-	-
	Deposit placement, early withdrawal, termination of deposit	x	-	x
	Opening a new bank account – for a minor account holder	-	-	-
	Issuance and Provision of Certificates	-	x	-
Electronic Services	SMS service/Mobile Banking service: requesting, modification, or cancellation	-	-	-
	Changing the Per-Transaction Transfer Limit and the Daily Limit on the Number of Transfers	-	-	-
Bank Card	Enabling or disabling the on-line card payment feature	x	-	-
	Suspending and unsuspending a bank card	x	-	-
	Activating a debit card	x	-	-
	Limit change [Change of daily card usage limit]	x	x	x
	Changing the account number associated with a bank card or CLEVERcard	-	-	-
Transaction	One-time domestic transfer in forint	x	x	x
	Transfer in euros Transfer in other currencies: submitting, modifying, cancelling or revoking orders in these categories	x	-	x
	Custom-rate currency conversion	x	-	x
	Transfer order (between your own accounts)	x	x	x
	Modification or cancellation of a standing transfer order	x	-	x

Services		Electronic Channels		
Product Category	Function	Minor Account Holder myRaiffeisen mobile app	Minor Account Holder myRaiffeisen Portal	Minor Account Holder DirektNet
	Modification or cancellation of a direct debit order	x	-	x
Customer Information	Modification of account holder's customer information—modification of identification document details	x	x	-
	Modification of account holder's customer information—contact information: modification of email address, mailing address	-	x	-
	Modification of the phone number used for SMS signature	-	-	-
	Changing the phone number used for mobile notifications	-	-	-
	Updating account holder information – Declarations – Marketing declaration	-	-	-

2.2 Services available to Private Banking Customers via landline channels

Minor account holders acting on their own behalf:

- Modification of account holder's customer information – contact information: modification of phone number, email address, mailing address, and language of correspondence,
- Statement amendment,
- Opening and withdrawing term deposits, opening and closing savings accounts,
- Changing the pick-up location for bank cards and modifying bank card limits,
- Card replacement, cancellation, and PIN code replacement,
- Domestic transfers in Hungarian forints, recurring transfers, direct debits, transfers in euros, transfers in other currencies, foreign currency credits, and submitting, modifying, cancelling, or revoking orders falling under these categories.

Legal representative acting independently:

- Changes to a legal representative's customer information – contact information: phone number, email address, change of language for correspondence,
- SMS service/Mobile Banking service: requesting, modification, or cancellation
- Statement amendment,
- Opening and withdrawing term deposits, opening and closing savings accounts,



- Changing the pick-up location for bank cards and modifying bank card limits,
- Card replacement, cancellation, and PIN code replacement,
- Domestic transfers in Hungarian forints, recurring transfers, direct debits, transfers in euros, transfers in other currencies, foreign currency credits, and submitting, modifying, cancelling, or revoking orders falling under these categories.

3. Other

Insurance: Travel insurance for travelling abroad/Insurance (accident, illness, baggage) covers account holders over the age of 18.

In addition to the provisions of this Announcement, the relevant service may be used in accordance with the Lists of Terms and Conditions, Announcements, and Manuals applicable to the specific customer and channel.

For further details or information regarding the above, please visit any of our bank branches or contact our call centre, Raiffeisen Direkt, at +36-80-488-588, and for Premium Private Customers, please call +36-80-455-455.

Budapest, 2026. 07. 16.

Raiffeisen Bank Zrt.