PUBLIC ANNOUNCEMENT on the amendment of General Business Conditions

Raiffeisen Bank Ltd. is announcing amendments in the **General Business Conditions effective by 1 October, 2025:**

The amendments to the following chapters and points of the General Business Conditions include:

Part 1 / Chapter V. Orders, section 5.1.1/B. Secondary Account Identifier as an Ancillary Service Connected to Instant Credit Transfer

Reason for Amendment: Incorporation of changes to legal provisions.

Part 1 / Chapter XII. Notices, contact, new subsection 12.11

Reason for Amendment: Inclusion of information regarding the provision of equal opportunities and compliance with accessibility requirements.

Part 1 / Chapter XV. Correction, section 15.5 Qvik Payment Solutions objections handling procedure

Reason for Amendment: Clarification of the rules regarding the initiation of the objections handling procedure.

The amended General Business Conditions are available on the Bank's website (<u>www.raiffeisen.hu</u>) and in bank branches as of today.

30 September, 2025

Raiffeisen Bank Zrt.