

PUBLIC ANNOUNCEMENT on the amendment of business conditions

Raiffeisen Bank Ltd. is kindly announcing amendments to the

- **General Business Conditions (ÁÜF)**
- **Corporate Business Conditions (VÜSZ)**
- **General Terms and Conditions for SME Lending (KKV HÁSZF)**
- **Payment Account Agreement General Terms & Conditions of Contract (KKV FSZ ÁSZF)**

effective as of 1 February, 2026 and 21 February, 2026.

The modifications to the business regulations and general terms and conditions listed above were made in consideration of the general discontinuation of fax as a notification channel and the termination of fax services on February 21, 2026.

Furthermore, the General Business Conditions have been updated to reflect the legal changes regarding free cash withdrawals, which will come into effect on February 1, 2026.

The amended business regulations and general terms and conditions are available on the Bank's website (www.raiffeisen.hu) and in bank branches as of today.

We inform you that based on Act LXXXV of 2009 on the provision of payment services, the above amendments (effective as of 21 February, 2026) will be deemed accepted by you unless you notify the Bank in writing by 20 February 2026 that you do not accept the amendment. Rejection of the amendment will be considered as an immediate termination of the contract affected by the amendment. Until the effective date of the amendment, you are entitled to terminate the contract affected by the amendment immediately without any fees, costs, or other payment obligations.

19 December, 2025

Raiffeisen Bank Zrt.



**Raiffeisen
Bank**

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