

PUBLIC ANNOUNCEMENT
on the amendment of General Business Conditions

Raiffeisen Bank Zrt. informs its esteemed Customers that the Bank has changed the effective date of the amendment to the **General Terms and Conditions (GTC)**, which was originally announced as of January 16, 2026.

According to the amendment, the activation method of Mastercard OneCard Standard credit cards will **change from January 14, 2026**.

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

12 January, 2026

Raiffeisen Bank Zrt.