

NOTICE

Regarding the Amendment of the General Business Conditions

Raiffeisen Bank Zrt. informs its Clients that its **General Business Conditions will be amended effective 28 March, 2026.**

The amendment affects the following chapters and points of the General Business Conditions:

- **Part 1, Chapter V. Orders, new point 5.1.1./H. VIBER transfer**
Reason for amendment: to unify the regulation of VIBER transfers, the relevant provisions are relocated into the General Business Conditions.
- **Part 1, Chapter XVII. Payment Account Statement, point 17.2**
Reason for amendment: the Bank discontinues the option for consumer clients to collect payment statements at bank branches as a method of statement delivery.
- **Part 2, Chapter IV. Loan and Credit Transactions, new point 4.10**
Reason for amendment: in case of joining group credit protection insurance, the settlement of insurance services for early repayment is amended favorably for clients.
- **Part 2, Chapters 10.4 Apple Pay and 10.5 Google Pay**
Reason for amendment: clarification of procedural rules for handling digitalized bank cards.
- **Part 2, Chapters X. Bank Card and XI. Credit Card**
Reason for amendment: clarifications related to the issuance of Visa credit cards.
- **Annex 4: Information on Collateral**
Reason for amendment: to reflect changes in the Civil Code (Act V of 2013).

The amended General Business Conditions are available for review from today on the Bank's website (www.raiffeisen.hu) and at bank branches.

March 27, 2026

Raiffeisen Bank Zrt.



**Raiffeisen
Bank**

www.raiffeisen.hu Telefon: +36 80 488 588