

NOTICE

regarding the Amendment of the General Business Conditions

Raiffeisen Bank Zrt. informs its Clients that its **General Business Conditions will be**

amended effective 26 June, 2026.

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

➤ **From 03.07.2026. Part 2, Chapter X. Bank Cards will be amended**

Reason for amendment: the Click to Pay service will become available within the Bank's card acceptance banking service.

➤ **From 27.08.2026. Part 2, Chapter XIII. General terms and conditions of electronic channels and myRaiffeisen mobile application will be amended**

Reason for amendment: RaiConnect will be replaced by Raiffeisen Videobank, special rules for this will be inserted.

We inform you that based on Act LXXXV of 2009 on the provision of payment services, the above amendments will be deemed accepted by you unless you notify the Bank by 26 August 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.

➤ **From 28.09.2026 Part 1, Chapter VII Foreign Currency and Foreign Exchange Transactions: sections 7.16.1 and 7.16.3 will be amended.**

Reason for the amendment: as of September 28, 2026, the Bank is introducing a new system for processing foreign currency transactions that complies with the ISO20022 SWIFT/SEPA standard; consequently, extended cut-off times will apply, and the abbreviations regarding the allocation of costs will change. Furthermore, the timing of exchange rate quotations for transfers initiated to payment accounts held outside the Bank, as well as the frequency of publication, will change.

We inform you that based on Act LXXXV of 2009 on the provision of payment services, the above amendments will be deemed accepted by you unless you notify the Bank by 27 September 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.

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

25 June, 2026

Raiffeisen Bank Zrt.



**Raiffeisen
Bank**

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