**Annex 1 to the BCM**

PUBLIC ANNOUNCEMENT

on Raiffeisen Bank Zrt's Card Acceptance Service and EAM Payment Solutions

***Published:*** *24 July 2026*

This Announcement, as Annex 1 to the Business Conditions for Merchants (BCM), contains the description of the services that Raiffeisen Bank Zrt. makes available to its Customers using the Card Acceptance Service and/or the EAM Payment Solution. The scope of the Card Acceptance Services and EAM Payment Solutions will be continuously extended by the Bank and will be disclosed to Customers in this Announcement.

This announcement also serves to precisely indicate any amendments to the BCM and to explain the reasons for such amendments. The provisions which enter into force or are deleted (crossed out) are highlighted in:

- red with regard to modification in connection with the settlement of POS and SoftPOS transactions, effective as of 3 September 2026

**The following card acceptance services will be available to the Bank's customers:**

- Physical (POS) card acceptance
- Virtual (POS) terminal
- Card acceptance via the SoftPOS Application available through the Scan&Go Mobile Application.

**The following EAM Payment Solutions are available to the Bank's customers:**

**from 1 September 2024:**

- Services available through the Scan&Go Mobile Application, as specified in the BCM
- Services available via the Raiffeisen PAY channel, as specified in the BCM

**from 1 September 2025:**

- Online payment page service (OPP EAM, OPP RTP)
- POS EAM service.

**Amendments effective from 3 September 2026:**

**The Bank modifies and/or supplements the following provisions of the BCM**

- CHAPTER I – CARD ACCEPTANCE SERVICES, PART I GENERAL PROVISIONS, 5. SETTLEMENT.

**Reason for the amendment:**

- Modification of settlement regulation regarding POS and SoftPOS transactions, postponement of the modification.

Budapest, 24 July 2026.

Yours sincerely:

Raiffeisen Bank Zrt.