

**PUBLIC ANNOUNCEMENT
on RaiConnect electronic channel**

Published: 30 September, 2024
Effective as of: 1 October, 2024 (The provisions which enter into force at that date or are deleted (crossed out) are highlighted in turquoise.)

RaiConnect is an electronic channel of Raiffeisen Bank Zrt. (hereinafter referred to as the "Bank"), which may be used by the customers listed in this Public Announcement under the terms and conditions set out herein. The Bank is constantly expanding the range of services available and informs its customers about this in this Public Announcement.

I. SERVICES AVAILABLE THROUGH THE RAICONNECT ELECTRONIC CHANNEL INCLUDE:1) Related to the use of RaiConnect channel:

- Agreement on RaiConnect service
- Termination of the agreement on RaiConnect service

2) Related to investment services:

- MiFID test completion, assessment
- Securities account opening
- Buy and sell orders
- Opening a Recurring Investment, order placement, termination
- Subscription, Auction
- Opening a Permanent Investment Account, order placement
- Modification and termination of a Regular Investment Plan
- Information on investments
- Foreign exchange conversion on securities account
- Transfer between the Customer's accounts

3) Related to payment services:

- Ad hoc HUF transfer
- HUF transfers between the Customer's accounts
- Deposit orders
- Repayment of time deposit before maturity – exclusively for Premium Banking customers
- Information on bank accounts
- Opening a new bank account in addition to an existing bank account
- Switching bank account fee package within the Premium segment (also with a framework contract amendment)
- Switching bank account fee package within the Private segment with amendment of framework contract

4) In connection with the conclusion of insurance contracts:

- Submission of join declaration related to travel insurance for Premium Banking clients

The services listed in I./2.-3. can only be used if a valid RaiConnect service agreement is in place.

II. USE OF THE RAICONNECT SERVICE:

The RaiConnect service is available to our Premium or Private Banking Customers who have a bank account with the Bank and have activated Internet banking (DirektNet) access.

III. The fees, commissions and charges for services initiated within the RaiConnect service, as well as the order of order acceptance are included:

- For Premium customers, in the currently effective [List of Conditions for Premium Banking Customers](#),
- For Private customers, in the currently effective [List of Conditions for Private Customers](#).

IV. Provision of RaiConnect documents, video and audio files::

1. In the event of bank account fee package switching resulting in the Customer being moved to the Premium or Private segment (including also reclassification by the Bank), the documents, video and audio files generated prior to the switching of/reclassification to the bank account fee package and already made available by the Bank on the RaiConnect channel shall no longer be available to the Customer on the RaiConnect platform after the switching of/reclassification to the new bank account fee package, and shall be made available to the Customer again by the Bank upon individual request.

For switching of/reclassification to a bank account fee package within the Premium segment, the provisions set out above in this section shall also apply, unless the servicing model of the bank account fee package used by the Customer before and after the switching of/reclassification provides the same possibility to use the service of a dedicated advisor.

2. The provision of documents, video and audio files generated after the conclusion of a Framework Agreement amendment, bank account fee package switching, reclassification or new RaiConnect service agreement shall be made in accordance with the RaiConnect service agreement, except that, in derogation from the provisions therein, the Bank may also place certain documents, video and audio files on the personal storage space made available to the Customer.
3. The Customer shall – in any case – have access to the documents, video and audio files on the RaiConnect platform until the termination of the RaiConnect service agreement. Following termination of the RaiConnect service agreement the Bank shall make the same available to the Customer again upon individual request.

V. The right of withdrawal

According to Act XXV of 2005 on Distance Marketing of Financial Sector Contracts, a customer who is a consumer has a 14-day right of withdrawal in respect of an agreement concluded through the RaiConnect channel. The consumer shall not be entitled to withdraw after the agreement has been performed in full by both parties, if this has been done at the express request of the consumer.

Customers may exercise their right of withdrawal by making a statement via RaiConnect or by sending a verifiable notification to the following contact details, after identification:

- by post at Budapest 1700
- by e-mail: info@raiffeisen.hu

VI. Bank signature

Certain legal declarations on the RaiConnect channel are made by the Bank using an advanced electronic seal based on a qualified certificate for electronic seal. The use of the electronic seal is the responsibility of two persons authorised to undertake commitments on behalf of the Bank, Gábor Oláh and Gábor Tokodi. Documents issued in electronic form are authentic in that form only.

Raiffeisen Bank Zrt.