

ANNOUNCEMENT

Raiffeisen Bank Zrt. informs its Customers that the provisions of the Bank's **Corporate Business Conditions** are **amended**.

The amendment is comprehensive in nature, affecting a number of provisions of the Corporate Business Conditions, the most significant amendments being as follows:

Section 5 of the *General Provisions* is supplemented with new definitions and interpretative provisions.

Material changes in the *Special Provisions* are as follows:

Section 2 "*Enforcement of collateral securities*" and Section 3 "*Set-off*" of Chapter XIII "*Collateral Securities*" as well as Chapter XIV "*Financial Requirements and Obligations*" are supplemented with new covenants (Section XIV/12 "*Anti-corruption compliance*", Section XIV/13 "*Sanctions compliance*") and warranty statements (Section XVI/1), and the text is also clarified and supplemented in this chapter in respect of several covenants.

In Chapter XV "*Miscellaneous Terms*", the clause concerning cost-bearing (Section 2) is amended, and Section 3 "*Transfer of rights, receivables or contractual position to third parties*" is supplemented.

Several sections of Chapter XVII "*Taking Effect, Amendment, Cessation*" are clarified and supplemented (e.g. the termination events set out in Section XVII/3.4).

Chapter XVIII "*Notices*" is supplemented with provisions regulating e-communication, and the determination of the cut-off time for notifications received by the Bank.

The amended Corporate Business Conditions **enters into force on 16 November 2023**.

The amended Corporate Business Conditions is available starting from this day in the Bank's website (www.raiffeisen.hu), and in the Bank's branches. The changes are highlighted in yellow in the text.

16 October 2023

Raiffeisen Bank Zrt.