

ANNOUNCEMENT

Raiffeisen Bank Zrt. informs its Customers that the **Bank's Consumer Banking Business Conditions is going to be amended.**

1. Considering that strong customer authentication as required by the applicable law is introduced gradually, from the sections amended in the Consumer Banking Business Conditions promulgated with the announcement dated 25 June 2019 (highlighted in yellow in the CBBC), the following sections shall be **amended again effective as of 14 September 2019** (which amendments are highlighted in grey in the text):

Part 1 "General Provisions"

Chapter IV "Notification, Sales and Service Channels"

Section 7 "Using Raiffeisen DirektNet"

2. As of 18 November 2019, the Bank introduces in-Bank instant credit transfer (between payment accounts kept at the Bank), having regard to which the following sections of the Consumer Banking Business Conditions shall be supplemented **effective as of 18 November 2019** with provisions concerning in-Bank instant credit transfers (which amendments are highlighted in green in the text):

Part 1 "General Provisions"

Chapter IV "Notification, Sales and Service Channels"

Section 12 "Execution of Orders Given via Direkt Channels" is amended

Section 13 "Statements of Account and Complaints Concerning Orders Given via Direkt Channels" is amended

Section 23 "Modification of the Raiffeisen Mobile Banking Service" is amended

Part 2 "Specific Provisions"

Chapter I "Account Keeping"

Subsection 1.3.2 of Section 1.3 "Services Connected to the Retail Bank Account" is amended

Subsection 1.4.1 of Section 1.4 "Common Rules Concerning Order Execution" is amended

The amended Consumer Banking Business Conditions is available starting from this day in the Bank's website (www.raiffeisen.hu), and in the Bank's branches.

13 September 2019

Raiffeisen Bank Zrt.