Raiffeisen Bank Zrt. 1133 Budapest, Váci út 116-118.
Phone: 06 80 488 588 • E-mail: info@raiffeisen.hu • www.raiffeisen.hu
Municipal Court as Court of Registration Company Registration Number: 01-10-041042

PUBLIC ANNOUNCEMENT

Regarding Services Available on the Accounts of (aged 14-18) Minor Account Holders with Limited Legal Capacity

Effective as of: from 14 November 2026

Announced on: 13 November 2026

1. Services Available at Bank Branches and via Raiffeisen Direkt

Services		Branch			Raiffeisen Direkt	
Product Category	**Function**	**Jointly in person**	**Minors acting on their own behalf**	**Legal representative acting independently**	**Legal representative acting independently**	**Minors acting on their own behalf**
Savings	Deposit placement, early withdrawal, termination of deposit	-	x	x	x	x
	Opening, modifying, and closing a savings account	-	x	x	-	-
	Permanent Investment Deposit Account Agreement, termination of agreement	x	-	-	-	-
Account	Statement amendment	-	x	x	x	x
	Free cash withdrawal declaration for individuals age 16 and older	-	x	-	-	-
	Copies of certificates, statements, and notices (Issuance and provision of certificates)	-	x	x	x	x
	Providing instructions in the event of death	-	-	-	-	-
Electronic Services	SMS service/Mobile Banking service: requesting, modification, or cancellation	x	-	x	x	-
	Requesting or cancelling a Direct phone service – for a minor account holder	x	-	-	-	-
	Requesting or cancelling a Direct phone service – for a legal representative	-	-	x	-	-
	Requesting or Cancelling DirektNet Internet and Mobile Banking – for a minor account holder	x	-	-	-	-
	Requesting or Cancelling DirektNet Internet and Mobile Banking – for a legal representative	-	-	x	-	-

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Product Category	**Function**	**Jointly in person**	**Minors acting on their own behalf**	**Legal representative acting independently**	**Legal representative acting independently**	**Minors acting on their own behalf**
	DirektNet and Direkt Services administration - Password Recovery – for minors	-	**x**	-	-	**x**
	DirektNet and Direkt Services administration – Restoring blocked access – for a legal representative	**x**	-	-	-	-
	Changing the Per-Transaction Transfer Limit, the Daily Limit on the Number of Transfers and Daily maximum amount limit for digital channels	**x**	-	**x**	**x**	-
Bank Card	Ordering a debit card – for a minor account holder	**x**	-	-	-	-
	Ordering a debit card – for a legal representative	-	-	-	-	-
	PIN change, PIN replacement – for a minor account holder	-	**x**	-	-	**x**
	Changing the bank card delivery method or pick-up location** – for a minor account holder	-	**x**	-	-	**x**
	Limit Change [Change of daily card usage limit] – for a minor account holder	-	**x**	-	-	**x**
	One-off modification of the daily card usage limit valid for a specific day	-	**x**	-	-	**x**
	Changing the account number associated with a bank card	**x**	-	-	-	-
	Cancelling a debit card	-	**x**	-	-	**x**
	Suspending and unsuspending a bank card	-	-	-	-	**x**
	Activating a debit card	-	**x**	-	-	**x***
	Enabling or disabling the on-line card payment feature	-	**x**	-	-	**x**
	Blocking a debit card	-	-	-	**x**	**x**
	Requesting a replacement card – for a minor account holder	-	**x**	-	-	**x**
Account Agreements	Bank account framework agreement – for a minor account holder	**x**	-	-	-	-
	Opening a new bank account – for a minor account holder	**x**	-	-	-	-
	Termination of a bank account framework agreement	**x**	-	-	-	-
	Closing a bank account without terminating the framework agreement	**x**	-	-	-	-
	Changing account plans	**x**	-	-	-	-

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Services		Branch			Raiffeisen Direkt	
Product Category	**Function**	**Jointly in person**	**Minors acting on their own behalf**	**Legal representative acting independently**	**Legal representative acting independently**	**Minors acting on their own behalf**
	Switching banks	**x**	**-**	**-**	**-**	**-**
Transaction	Domestic transfer in Hungarian forint, Recurring Transfers Direct Debit, Transfer in euros Transfer in other currencies Foreign currency credit Submitting, modifying, cancelling, or revoking orders falling under these categories	**-**	**x**	**x**	**x**	**x**
	Reporting cash withdrawals over HUF 500,000	**-**	**x**	**x**	**x**	**x**
	Cash deposits, cash withdrawals	**-**	**x**	**x**	**-**	**-**
Customer Information	Modification of account holder's customer information—modification of identification document details	**-**	**x**	**-**	**-**	**-**
	Modification of account holder's customer information—contact information: modification of phone number, email address, mailing address, and language of correspondence	**-**	**x**	**-**	**-**	**x**
	Account Holder customer information modification: Declarations—modification of marketing declaration, modification of market research declaration, legally required declarations—minor account holder	**x**	**-**	**-**	**-**	**-**
	Modification of the legal representative for a minor's account	**x**	**-**	**-**	**-**	**-**
	Designation of a permanent authorized representative other than the legal representative	**-**	**-**	**-**	**-**	**-**

*Not available to Retail and Premium Banking Customers.

2. Features Available via Electronic Channels

2.1. For the minor Account Holder

Services		Electronic Channels		
Product Category	**Function**	**myRaiffeisen mobile app**	**myRaiffeisen Portal**	**DirektNet**
Account	Sending and receiving payment requests	**x**	-	**x**
	Registering, modifying, and deleting a secondary identifier	-	-	-
	Free cash withdrawal declaration	-	-	-
	Opening, modifying, and closing a savings account	**x**	-	-
	Deposit placement, early withdrawal, termination of deposit	**x**[1]	-	**x**
	Opening a new bank account – for a minor account holder	-	-	-
	Issuance and Provision of Certificates	-	**x**	-
Electronic Services	SMS service/Mobile Banking service: requesting, modification, or cancellation	-	-	-
	Changing the Per-Transaction Transfer Limit and the Daily Limit on the Number of Transfers	-	-	-
Bank Card	Enabling or disabling the on-line card payment feature	**x**	-	-
	Suspending and unsuspending a bank card	**x**[1]	-	-
	Activating a debit card	**x**	-	-
	Limit change [Change of daily card usage limit]	**x**	**x**	**x**
	Changing the account number associated with a bank card	-	-	-
Transaction	One-time domestic transfer in forint	**x**	**x**	**x**
	Transfer in euros Transfer in other currencies: submitting, modifying, cancelling or revoking orders in these categories	**x**	-	**x**
	Custom-rate currency conversion	**x**	-	**x**
	Transfer order (between your own accounts)	**x**	**x**	**x**
	Modification or cancellation of a standing transfer order	**x**	-	**x**

Services		Electronic Channels		
Product Category	**Function**	**myRaiffeisen mobile app**	**myRaiffeisen Portal**	**DirektNet**
	Modification or cancellation of a direct debit order	**x**	-	**x**
	Reporting cash withdrawals over HUF 500,000[1]	-	-	-
Customer Information	Modification of account holder's customer information—modification of identification document details	**x**	**x**	-
	Modification of account holder's customer information—contact information: modification of email address, mailing address	-	**x**	-
	Modification of the phone number used for SMS signature	-	-	-
	Changing the phone number used for mobile notifications	-	-	-
	Updating account holder information – Declarations – Marketing declaration	-	-	-

[1]The service is also available to Retail, Premium Banking and Private Banking customers through the Rea Virtual Assistant's chat function. The use of the Rea Virtual Assistant's chat function is subject to the applicable User Manual for the myRaiffeisen mobile application and the Announcement on the services available in the myRaiffeisen mobile application.

2.2. For the Legal representative

Services		Electronic Channels		
Product Category	**Function**	**myRaiffeisen mobile app**	**myRaiffeisen Portal**	**DirektNet**
Account	Sending and receiving payment requests	**x**	-	**x**
	Deposit placement, early withdrawal, termination of deposit	**x**[1]	-	**x**
Bank Card	Enabling or disabling the on-line card payment feature	**x**	-	-
	Limit change [Change of daily card usage limit]	**x**	**x**	**x**
Transaction	One-time domestic transfer in forint	**x**	**x**	**x**

Services		Electronic Channels		
Product Category	**Function**	**myRaiffeisen mobile app**	**myRaiffeisen Portal**	**DirektNet**
	Transfer in euros Transfer in other currencies: submitting, modifying, cancelling or revoking orders in these categories	**x**	-	**x**
	Custom-rate currency conversion	**x**	-	**x**
	Transfer order (between your own accounts)	**x**	**x**	**x**
	Modification or cancellation of a standing transfer order	**x**	-	**x**
	Modification or cancellation of a direct debit order	**x**	-	**x**
	Reporting cash withdrawals over HUF 500,000[1]	-	-	-

[1]The service is also available to Retail, Premium Banking and Private Banking customers through the Rea Virtual Assistant's chat function. The use of the Rea Virtual Assistant's chat function is subject to the applicable User Manual for the myRaiffeisen mobile application and the Announcement on the services available in the myRaiffeisen mobile application.

3. Services available to Private Banking Customers via landline channels

Minor account holders acting on their own behalf:

- Modification of account holder's customer information – contact information: modification of phone number, email address, mailing address, and language of correspondence,
- Statement amendment,
- Opening and withdrawing term deposits, opening and closing savings accounts,
- Changing the pick-up location for bank cards and modifying bank card limits,
- Card replacement, cancellation, and PIN code replacement,
- Domestic transfers in Hungarian forints, recurring transfers, direct debits, transfers in euros, transfers in other currencies, foreign currency credits, and submitting, modifying, cancelling, or revoking orders falling under these categories.

Legal representative acting independently:

- Changes to a legal representative's customer information – contact information: phone number, email address, change of language for correspondence,
- SMS service/Mobile Banking service: requesting, modification, or cancellation
- Statement amendment,

- Opening and withdrawing term deposits, opening and closing savings accounts,
- Changing the pick-up location for bank cards and modifying bank card limits,
- Card replacement, cancellation, and PIN code replacement,
- Domestic transfers in Hungarian forints, recurring transfers, direct debits, transfers in euros, transfers in other currencies, foreign currency credits, and submitting, modifying, cancelling, or revoking orders falling under these categories.

4. Other

Insurance: Travel insurance for travelling abroad/Insurance (accident, illness, baggage) covers account holders over the age of 18.

A minor account holder with limited legal capacity may independently enrol in the Loyalty Programme, download the coupons (Offers) made available to them and, where applicable, agree to a loyalty commitment in connection with participating in account-opening promotions.

In addition to the provisions of this Announcement, the relevant service may be used in accordance with the Lists of Terms and Conditions, Announcements, and Manuals applicable to the specific customer and channel.

For further details or information regarding the above, please visit any of our bank branches or contact our call centre, Raiffeisen Direkt, at +36-80-488-588, and for Premium Private Customers, please call +36-80-455-455.

Budapest, 2026. 11. 14.

Raiffeisen Bank Zrt.