PUBLIC ANNOUNCEMENT on the amendment of business conditions

Raiffeisen Bank Ltd. is kindly announcing amendments to the

• Business Conditions for Investment Services (BÜSZ)

effective as of 21 February, 2026.

The modifications were made in consideration of the general discontinuation of fax as a notification channel and the termination of fax services on February 21, 2026.

The amended business regulation is available on the Bank's website (<u>www.raiffeisen.hu</u>) and in bank branches as of today.

We inform you that the above amendments (effective as of 21 February, 2026) will be deemed accepted by you unless you notify the Bank in writing by 20 February 2026 that you do not accept the amendment. Rejection of the amendment will be considered as an immediate termination of the contract affected by the amendment. Until the effective date of the amendment, you are entitled to terminate the contract affected by the amendment immediately without any fees, costs, or other payment obligations.

19 December, 2025

Raiffeisen Bank Zrt.