

## ANNOUNCEMENT

**Dear Customer,**

In accordance with our obligation of 2 months prior notification as provided in Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, we advised you directly in the letter dated on 5<sup>th</sup> August 2013 that the Bank according to the XIX/19.6 chapter of the General Business Conditions will modify certain fees and commissions. The modification will entry into force **on 1<sup>st</sup> November 2013**. The modifications are justified by the changes in the conditions determining the Bank's operating costs, based on the following points of the General Business Conditions:

19.6.2 - point 5: any change in the laws and central bank decrees concerning or related to any of the Bank's activities and operating conditions, or in other regulations applicable to the Bank on a mandatory basis,

19.6.2 - point 6: change in public dues (e.g. tax) connected to any of the Bank's activities.

The modifications are based on the subsection (3) of §11 of the Act CXVI of 2012 on Financial Transaction Duty, which stipulated a single payment obligation of the Bank.

Lists of Conditions affected with the modifications:

- Bank Account, electronic services List of Conditions
- Individual Package I./II. List of Conditions
- Key Employee Package I./II. List of Conditions
- Preferential Package List of Conditions
- Municipal Package List of Conditions
- Premium Banking List of Conditions

The Lists of Conditions listed above were announced on 30<sup>th</sup> August 2013, and from that date can be reached at our branches and on our website ([www.raiffeisen.hu](http://www.raiffeisen.hu)).

We inform you that in accordance with the Act LXXXV of 2009 on the Pursuit of the Business of Payment Services modifications shall qualify as accepted by yourself unless you provide written notice to the Bank until 1<sup>st</sup> November 2013 that you do not accept the modifications of the conditions, and also terminate any agreement concerned by the changes by the same deadline. By the date of entry in force of the modification, you shall have the right to terminate your agreements concerned by the change with immediate effect free of charge.

Budapest, 30<sup>th</sup> August, 2013