

Prague 15. January 2019

Dear Client.

Thank you for using our credit card. We would like to inform you that the Business Conditions for the Issue and Use of Credit Cards will be updated as of **1 April 2019**. There are **no changes to the bank's price list** as of the same date.

Overview of changes:

- **Changed distribution of credit card account statements;**
 - As of 1 April 2019, the internet banking is the standard manner of providing card account statements. Your statements will be available in the internet banking free of charge even if we agreed on a different method of providing the statements.
 - If you are new to the internet banking, please go to <https://registrace.rb.cz/> for instructions for signing in.
 - If you have set the statements to be sent by mail, such paper statements will be sent to you as well. The fee charged for this service remains unchanged. However, you can avoid the fee by starting to use statements in your internet banking instead of paper statements.
- **Changed distribution of PINs;**
 - As of 1 April 2019, displaying your PIN in your internet banking is the new standard method of PIN delivery. Your current PIN can be viewed anytime, repeatedly, and free of charge.
 - Also, the PIN can be sent by mail at the client's request.
- **New ways to carry out a card payment transaction;**
 - Card payment transactions can now also be made using mobile or other payment applications.
- **Updated definition of E-commerce transactions;**
 - E-commerce transactions include all transactions made without the card being physically present, except for transactions made using mobile or other payment applications on a payment terminal.
- **Updated definition of the "Credit Info" service;**
- **Update of the reasons for discharging the credit card agreement.**

For a detailed view of the updates we have prepared for you a document with tracked changes. The document is available for download in your internet banking. The document as well as the updated business conditions can be also found here: <https://www.rb.cz/informacni-servis/upravy-podminek>.

As of the effective date of the update of the Business Conditions for the Issue and Use of Credit Cards, we will provide your credit card account statements via your internet banking even if we originally agreed to provide the statements in any other manner.

To sign in your internet banking for the first time, please click on <https://registrace.rb.cz/> and we will guide you through your first sign in procedure step by step.

We are required to inform you that you may reject the proposed changes in writing by **1 April 2019**, after which date the changes become mutually binding upon us. If you decide to reject the changes, you can terminate the contract affected by such changes at our branch offices or by sending a written notice. In such case, termination of the contract is free of charge and becomes effective as of delivery of the notice to Raiffeisenbank a.s.

We will be pleased to answer your questions and respond to your comments at our branch offices or on our NONSTOP infoline at 800 900 900.

We believe that you will be satisfied with our service.

Yours Raiffeisenbank