

Updated Terms and Conditions for the issue and use of debit and credit cards as of 1 July 2021

Dear client,

Thank you for using our services. We would like to inform you about amendments to the **Terms and Conditions for the issue and use of debit cards and Terms and Conditions for the issue and use of credit cards** (the „Conditions“), effective as of **1 July 2021**.

The Conditions are updated particularly to reflect measures relating to the method of cardholder authentication in payment transactions. Legal obligations imposed upon the bank require in such cases “strong authentication” of the cardholder. The Conditions also include a new definition of the term and information about certain exemptions from this obligation. Raiffeisenbank a.s. plans to use some of such exemptions. The proposed changes mostly apply to online payment transactions. Further, the Conditions contain a more detailed definition of card expiration.

We will inform you about the specific changes you may encounter when making card payments online in our future communications.

An overview of all the modifications is provided for your information in the attachments to this message. One attachment contains the original version of the Conditions with all tracked changes; we also attach a clean copy of the updated Conditions.

We are required to inform you that you may reject the proposed changes in writing by 30 June 2021, 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 client line at 412 440 000.

We believe that you will remain satisfied with our service.

Yours Raiffeisenbank