

Updated Product Conditions for Direct Banking Services and new settings of the Price Conditions for Savings Accounts as of 1 June 2021

Dear client,

Thank you for using our services. We would like to inform about amendments to the **Product Conditions for Direct Banking Services** (hereinafter referred to as the "Conditions") and new settings of the Price Conditions for Savings Accounts, effective as of **1 June 2021**.

The Conditions are updated in relation to new services to be available to you. These particularly include the "banking identity" service - RB Identity. RB Identity gives you easier access to electronic public administration services and a means of digitally verifying your identity using a secure method.

Also, when using our telephone banking, the info line voice system will ask you to verify your identity using RB Key during calls.

Effective as of **1 June 2021**, **PLUS** or **Flexi savings accounts** are subject to changes and will be maintained on terms applicable to the **Basic savings account**.

The Basic savings account is maintained free of charge and without a period of notice. The interest rates applied to it are the same as the currently applied rates on PLUS and Flexi Savings accounts.

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.

More information about the Basic savings account is available on our website at www.rb.cz.

We are required to inform you that you may reject the proposed changes in writing by 31 May 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. However, please note that if you choose to terminate a contract for direct banking services, we will be unable to further provide certain related banking services (such as account maintenance). Thus, the provision of such services will be terminated as well.

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