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Hello,

We would like to inform you that in the course of May we will introduce new services to make it easier to send and receive payments. Also, you will be able to control your online transfers and other services in a more secure and convenient manner.

Due to the launch of the new services, some of the bank's contractual documents will be updated as of **10 May 2023**.

For all clients holding the relevant contract with Raiffeisenbank from the outset and for clients using products and services taken over from Equa bank who are not consumers¹, the following documents will be updated:

Product Conditions for Direct Banking Services, Technical Conditions and Product Conditions for Maintenance of Accounts and Deposits.

For clients using products and services taken over from Equa bank who are consumers¹, the following documents will be updated:

Product Conditions for Equa bank Current Accounts, Term Deposits and Debit Cards (private individuals) and Terms and Conditions of Payment Services of Equa bank

¹A consumer is a natural person who has concluded the contract outside the scope of his or her business or independent exercise of his or her profession. Thus, legal entities, natural persons - entrepreneurs or natural persons - independent professionals are not consumers.

All information about the changes including overviews and comparisons against the existing documents can be found at <https://www.rb.cz/informacni-servis/upravy-podminek>.

Where any of the above-mentioned amended documents is not part of the contracts you have with Raiffeisenbank a.s., the proposed change to the particular document does not affect you in any way.

New services:

Connected services from Raiffeisen stavební spořitelna and their control

Pay a Contact

You will no longer need to know the recipient's account number to send a payment. You only need to know the registered phone number of the person to whom you want to send money. Likewise, the service will let you receive a payment when you are paid by someone who only knows your registered phone number and does not have your account number.

Outgoing transaction limits

Like most other banks, we introduce daily limits to increase the security of outgoing online transactions from your internet and mobile banking. You will be able to set the limits yourself.

You may reject the proposed changes in writing by **9 May 2023**, after which date the changes become mutually binding upon us. If you decide to reject the changes, you can terminate the affected contract by serving a written notice by the same date. Termination of the contract is free of charge and becomes effective as of delivery of the notice to Raiffeisenbank a.s.

We believe that you will find the new services convenient.

Yours Raiffeisenbank