

Annex 1 to the BCM
PUBLIC ANNOUNCEMENT
on Raiffeisen Bank Zrt's Card Acceptance Service and EAM Payment Solutions

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This Announcement, as Annex 1 to the Business Conditions for Merchants (BCM), contains the description of the services that Raiffeisen Bank Zrt. makes available to its Customers using the Card Acceptance Service and/or the EAM Payment Solution. The scope of the Card Acceptance Services and EAM Payment Solutions will be continuously extended by the Bank and will be disclosed to Customers in this Announcement.

This announcement also serves to precisely indicate any amendments to the BCM and to explain the reasons for such amendments. The provisions which enter into force or are deleted (crossed out) are highlighted in:

- yellow, with regard to the introduction of new services on the Online Payment Page (OPP) – OPP EAM AND OPP RTP, effective as of 1 September 2025;
- magenta, with regard to the introduction of the new POS EAM service, effective as of 1 September 2025;
- turquoise with regard to amendments concerning the introduction of temporary POS terminal services and clarifications concerning certain issues of responsibility relating to third-party IT developments used by Acquirers, effective as of 1 July 2025;
- green with regard to clarifications made in connection with the acceptance of SZÉP cards, effective as of 1 July 2025

The following card acceptance services will be available to the Bank's customers:

- Physical (POS) card acceptance
- Virtual (POS) terminal
- Card acceptance via the SoftPOS Application available through the Scan&Go Mobile Application.

The following EAM Payment Solutions are available to the Bank's customers:

from 1 September 2024:

- Services available through the Scan&Go Mobile Application, as specified in the BCM
- Services available via the Raiffeisen PAY channel, as specified in the BCM

from 1 September 2025:

- Online payment page service (OPP EAM, OPP RTP)
- POS EAM service.

Amendments effective from 1 September 2025:

The Bank supplements the following provisions of the BCM:

- The definitions of Online Payment Page or OPP, OPP EAM, OPP RTP and POS EAM are added to Section 2 "Definitions", and item "d) Online Payment Page Service (OPP EAM and OPP RTP)" is added to the section 4 "EAM Payment Solutions Provided by the Bank and Their Specific Features" in CHAPTER II – Payment Solutions Based on a Unified Data Entry Solution.

Reason for the amendment:

- The Bank is introducing the Online Payment Page, OPP EAM and OPP RTP services as new services.

Amendments effective from 1 September 2025:

The Bank supplements the following provisions of the BCM:

- Item "e) POS EAM" is added to Section 4 EAM payment solutions provided by the Bank and their specific features, CHAPTER II – Payment Solutions Based on a Unified Data Entry Solution.

Reason for the amendment:

- The Bank introduces POS EAM as a new service.

Amendments effective from 1 July 2025:

The Bank adds the following provisions to the BCM

- CHAPTER I – CARD ACCEPTANCE SERVICES, PART I GENERAL PROVISIONS, 1. RELATIONSHIP BETWEEN THE PARTIES, 1.5 Definitions have been supplemented.
- Sub-chapter "3. Special rules for temporary POS terminal services" has been added to CHAPTER I – CARD ACCEPTANCE SERVICES, Part II- SPECIAL PROVISIONS (Card Acceptance Services), (B) SPECIAL TERMS AND CONDITIONS FOR PHYSICAL (POS) CARD ACCEPTANCE
- Item "10.6. Responsibility for procedures applied in the Customer's interest" is added to CHAPTER I – CARD ACCEPTANCE SERVICES, Part I – GENERAL PROVISIONS, 10. OTHER CONDITIONS.
- Item "g) Responsibility for procedures applied in the Customer's interest" is added to CHAPTER II – Payment Solutions based on a Unified Data Entry Solution, 18. Other conditions.

Reason for the amendment:

- The Bank is introducing the Temporary POS Terminal service as a new service and clarifies and supplements the other sections referred to in accordance with the Bank's General Business Conditions, Part 1, Chapter XIX, Section 19.21, Amendment to the Agreement.

Amendments effective from 1 July 2025:

The Bank amends and clarifies the following provisions of the BCM:

- CHAPTER I – CARD ACCEPTANCE SERVICES, PART I GENERAL PROVISIONS, 1. RELATIONSHIP BETWEEN THE PARTIES, 1.5 Definitions have been supplemented.
- Sub-chapter "D) SPECIAL CONTRACTUAL TERMS AND CONDITIONS FOR THE ACCEPTANCE OF SZÉP CARDS" is added to CHAPTER I – CARD ACCEPTANCE SERVICES, PART II - SPECIAL PROVISIONS (Card Acceptance Services).

Reason for the amendment:

- The Bank clarifies and supplements the sections referred to in accordance with the Bank's General Business Conditions, Part 1, Chapter XIX, Section 19.21, Amendment to the Agreement.

The Bank also informs Customers that it has clarified the BCM in a few places and corrected certain errors in the text, but these corrections do not affect the content of the relevant rules and contractual terms and conditions, and are merely of a formal or stylistic nature.

Budapest, 30 June 2025.

Yours sincerely:

Raiffeisen Bank Zrt.