

Prague 15. January 2019

Dear Client.

Thank you for using our debit card. We would like to inform you that the Business Conditions for the Issue and Use of Debit Cards will be updated as of **1 April 2019**. The update is particularly due to changes in **PIN distribution** or definitions of certain terms. There are no **changes to the bank's price list** as of the same date.

Overview of changes:

- **Updated definition of E-commerce transactions.**
- **Changed distribution of debit card PINs.**

Debit card PINs will now be displayed in the internet and mobile banking. Distribution in the form of an envelope containing the PIN will only apply to clients without internet banking access..

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

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, in your internet banking, 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