

## **CHANGES TO THE PRODUCT CONDITIONS FOR DIRECT BANKING SERVICES AS OF 8. 2. 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") **effective as of 8 February 2021**.

We are updating the Conditions in connection with new services available to you, particularly the opportunity to use authentication tool, so-called "RB klic", as part of the mobile banking application. Certain customers will be also provided with the opportunity to manage user rights of their signatories in the internet banking service during 2021.

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 7 February 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 bearing your certified signature. 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 infoline at 412 440 000.

We believe that you will continue inspiring us and that you will remain among our satisfied customers.

Yours Raiffeisenbank