

IMPORTANT Information
on the risks of granting access to the electronic channel to the authorised
representative of the bank account

Dear Customer,

To ensure the security of the bank accounts you manage, we would like to provide you with some important information.

Our customers may hold their own bank account with our Bank as individuals and may also be granted the right to dispose over the bank account of another individual/corporate Customer as a representative registered with the Bank.

The person registered with the Bank as an authorised representative can view and manage all bank accounts, whether their own or those of another account-holding customer (principal), using their unique identifier, after logging in to their own Internet Bank.

If the unique code or Internet banking identifier and password, which is also used by the representative in the banking systems, is obtained (lost, stolen, disclosed to an unauthorised person):

- 1) deposit held in the account holder's bank account may be at risk; and
- 2) in the case of a representative registered for more than one of the Bank's customers, the deposit held in the accounts of all the account holders concerned may be at risk.

For the above reasons, it is very important that you use your codes, unique identifiers and passwords to access the Bank's systems carefully and diligently, and never, under any circumstances, disclose them to anyone else. Please make sure to inform your representatives of this!

Please only grant a power of attorney, i.e. give someone else the right to dispose over your bank account, bearing in mind the particular risks described above.

You can find more detailed information on the Online Fraud Information page.

If you suspect misuse (fraud) or if your personal details have been compromised for any other reason, please contact the Bank immediately at +36 1 486 5380 around the clock.

Wishing you safe banking, Yours sincerely:

Raiffeisen Bank Zrt.