

Notice of the planned merger of Raiffeisenbank a.s. and Equa bank a.s. pursuant to Section 16(8) of the Banks Act

Note: Equa bank will publish this notice on its website in the “About us” section at <https://www.equabank.cz/en/about-us> Furthermore, each Equa bank’s client will receive this information through the internet banking (durable medium). The notice will include an accompanying text briefly acquainting the clients with the state of affairs and emphasizing the most important information, namely the date of the merger and the consequences for Equa bank’s clients.

Raiffeisenbank will publish the notice only on its website (Raiffeisenbank’s clients will not be directly affected by the merger) in the “Obligatory Published Information” section <https://www.rb.cz/en/obligatory-published-information> The notice will include an accompanying text, briefly acquainting the clients with the state of affairs and emphasizing the most important information, namely the date of the merger and the consequences for Raiffeisenbank’s clients (there are none).

Dear Madam/Sir,

We would like to notify you, that Raiffeisenbank a.s. (**hereinafter “Raiffeisenbank”**) and Equa bank a.s. (**hereinafter “Equa bank”**) plan to perform a merger by acquisition (hereinafter the **“Merger”**). Equa bank will dissolve on the basis of the Merger and all its assets will pass to Raiffeisenbank.

There is no need for any action on the part of Equa bank’s clients in connection with the transfer of client relations from Equa bank to Raiffeisenbank. All contracts of Equa bank’s clients will automatically pass to Raiffeisenbank on the basis of the Merger (further information is given below).

More information on the Merger is included below in this notice which was drawn up in conformity with Section 16 (8) and (9) of Act No. 21/1992 Coll., on banks, as amended (**hereinafter the “Banks Act”**):

I. Information on participants of the Merger

Persons participating in the Merger are:

- (a) Raiffeisenbank a.s., Id. No.: 492 40 901, with its registered office in Prague 4, at Hvězdova 1716/2b, Postal Code 14078, Czech Republic, registered in the Commercial Register kept by the Municipal Court in Prague, File No. B 2051, as the successor company to whom all of Equa bank’s assets will pass.
- (b) Equa bank a. s., Id. No.: 471 16 102, with its registered office in Prague 8 Karlín, at Karolinská 661/4, Postal Code 18600, Czech Republic, registered in the Commercial Register kept by the Municipal Court in Prague, File No. B 1830, as the dissolved company.

II. Compliance with the prudential rules

Information on Raiffeisenbank’s compliance with prudential rules are included in the Raiffeisenbank’s annual report for 2020: https://www.rb.cz/attachments/vyrocnizpravy/Raiffeisenbank_a_s_Annual_Report_2020_EN.pdf

Information on Equa bank’s compliance with prudential rules are included in the Equa bank’s annual report for 2020: <https://www.equabank.cz/download/1886-vyrocnizprava-eng.pdf>

III. Description of the Merger process

Raiffeisenbank and Equa bank plan to perform the Merger. Through the Merger, Equa bank will cease to exist and all of its assets will pass to Raiffeisenbank (including all rights and obligations under contracts concluded with the clients).

The Merger will take place on 1 January 2022, where the same systems and service channels to which Equa bank's clients are accustomed (Internet and mobile banking, contact centres, branches, etc.) will be available to the existing Equa bank's clients for a period of approximately 9 months.

Final integration will take place during September and October of 2022 (hereinafter the "**Integration**"). Equa bank's clients will be notified of the exact Integration date sufficiently in advance. As part of the Integration, the Equa bank brand will be merged under Raiffeisenbank, and thus, client and product data will be migrated and service channels (Internet and mobile banking, contact centres, branches, etc.) will be merged.

IV. Information on the impact of the Merger on clients and their contracts

The Merger will not have any impact on the validity or contents of client contracts concluded with Equa bank or Raiffeisenbank. Therefore, the Merger will not result in any changes to contracts concluded with clients; it will only result in a change of a party to such contracts from Equa bank to Raiffeisenbank.

As a new party, Raiffeisenbank will become the creditor under receivables from the Equa bank's existing clients and the debtor in respect of the debts towards the Equa bank's existing clients. The Merger will not result in a worse recoverability of client receivables (including receivables for repayment of deposits) under contracts concluded between the clients and Equa bank.

At the same time, Raiffeisenbank will become the controller of personal data of the Equa bank's existing clients.

Should any further changes occur, these will be notified to the clients sufficiently in advance and implemented in accordance with the client contracts and the applicable law.

V. Supervisor

After the Merger, the Czech National Bank with its registered office at Na Příkopě 28, PSČ 115 03 Prague 1 will continue to be the supervisory authority.

VI. Advice on the right of Equa bank's depositors to withdraw or transfer receivables from deposits

In accordance with Section 41s (2) of the Banks Act, Equa bank's depositors with receivables from deposits with the statutory insurance of receivables from deposits secured by the Guarantee Scheme have the right to collect or transfer their receivables from insured deposits, including any interest, within the scope to which the amounts of their insured deposits currently exceed the amount of compensation stipulated in Section 41e (2) of the Banks Act (i.e., amounts exceeding EUR 100,000).

The above-mentioned right may be exercised by the Equa bank's depositors within three months of the date of publication of this notice on the website, specifically until the Merger at Equa bank, or after the Merger has taken place at Raiffeisenbank.

VII. Raiffeisenbank and Equa bank contact information for client questions regarding the Merger

Should you have any questions, please feel free to contact:

(a) Equa bank:

- Mailing address: Karolinská 661/4, 186 00 Prague 8
- Equa bank information line: + 420 222 010 222 or + 420 724 010 222 (Mon – Sun, 8:00 a.m. – 8:00 p.m.)
- E-mail: klientske.centrum@equabank.cz
- Website: <https://www.equabank.cz/>
- Equa bank ombudsperson: Karolinská 661/4, 186 00 Prague 8, e-mail: ombudsman@equabank.cz

(b) Raiffeisenbank:

- Mailing address: Hvězdova 1716/2b, 140 78 Prague 4
- Raiffeisenbank information line: +420 412 440 000 (Mon – Sun, 7:00 a.m. – 10:00 p.m.)
- E-mail: info@rb.cz
- Website: <https://www.rb.cz>
- Raiffeisenbank ombudsperson: Hvězdova 1716/2b, 140 78 Prague 4, e-mail: ombudsman@rb.cz