

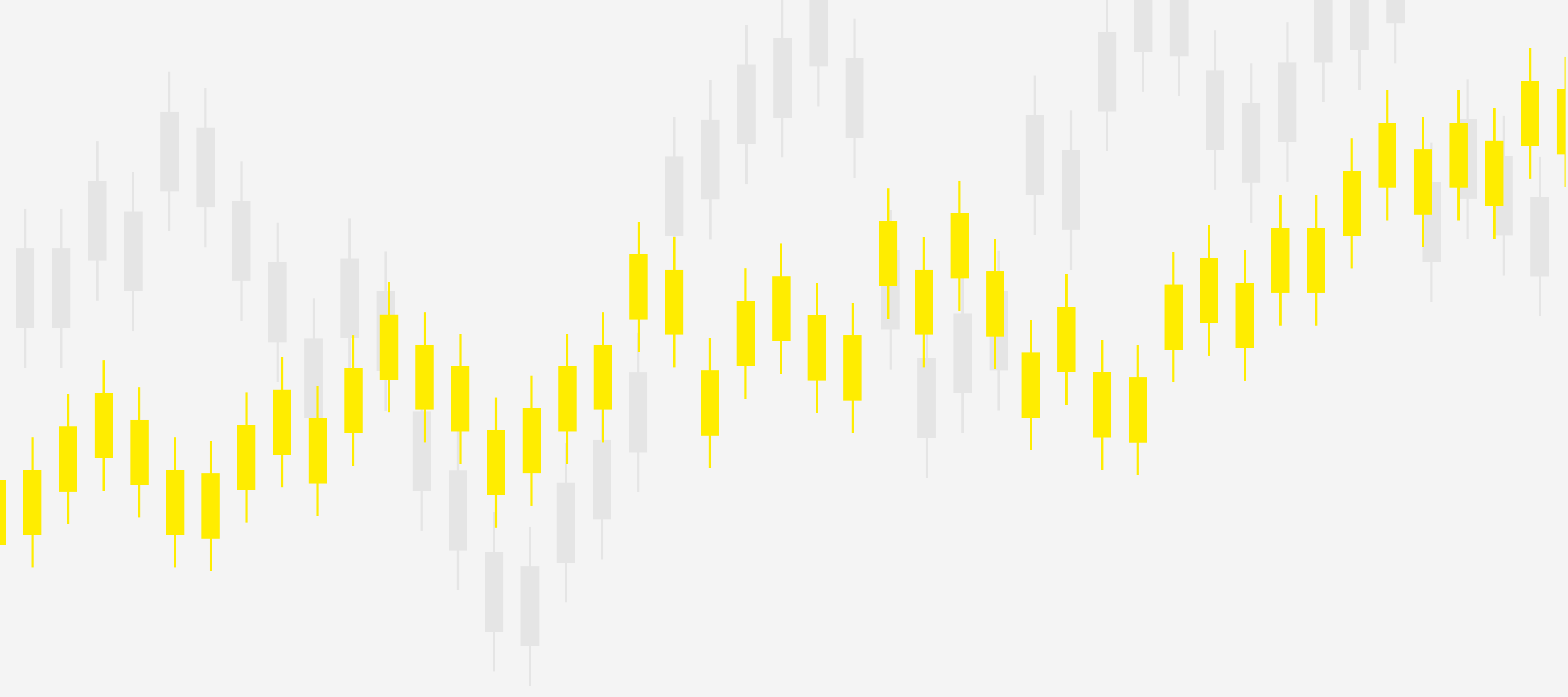


**Raiffeisen
Bank**

R-Flex

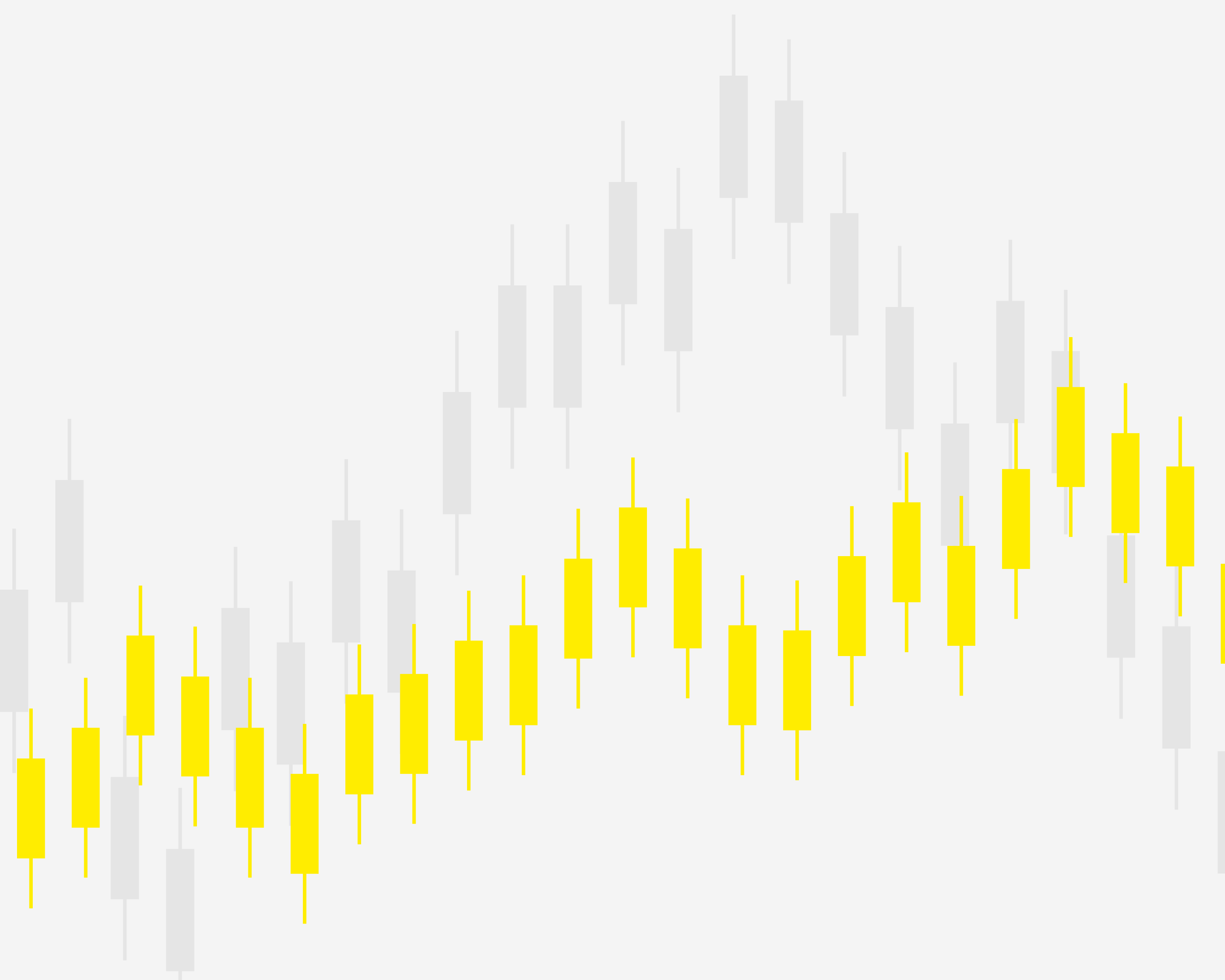
**The currency
exchange platform
for companies.**

Let's connect **1:1**



R-Filex

User guide:





R-Flex

Short guide for currency trading with R-Flex

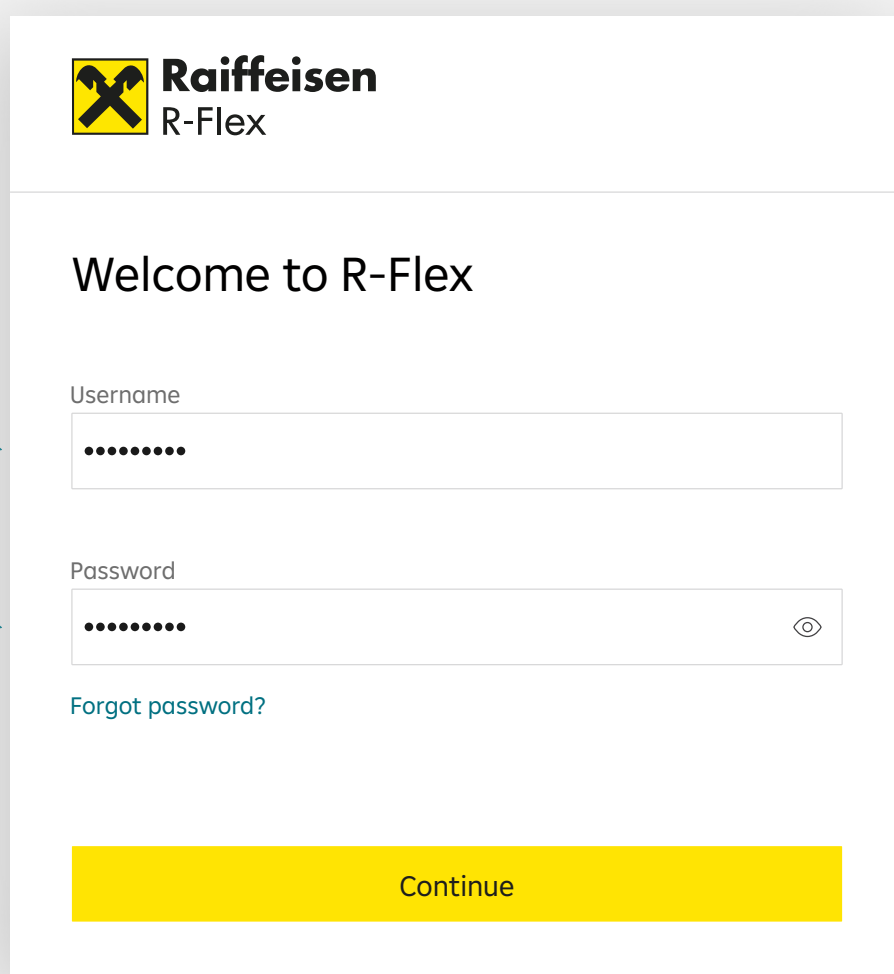


R-Flex is a modern web-based platform, modular and customizable, which incorporates high security elements, ensuring maximum safety for your trades. It offers the entrepreneurs a high flexibility while trading, unlike no other FX negotiating experiences.

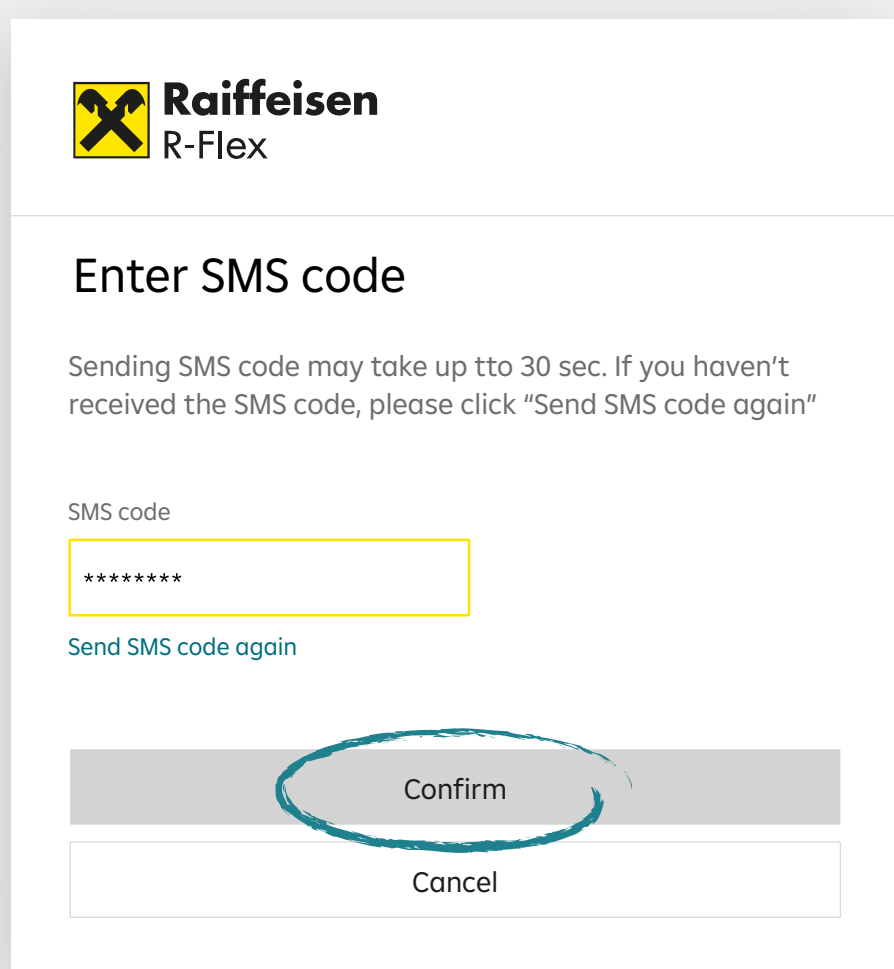
Login to R-Flex

1 Click on <https://r-flex.raiffeisenonline.ro>, using a regular browser. R-Flex is optimized to run on Chrome and Mozilla Firefox.

2 Fill in the fields with the credentials received from your Raiffeisen Bank representative: **user name**, sent via e-mail, and **temporary password, valid for 24 hours, received via SMS**.

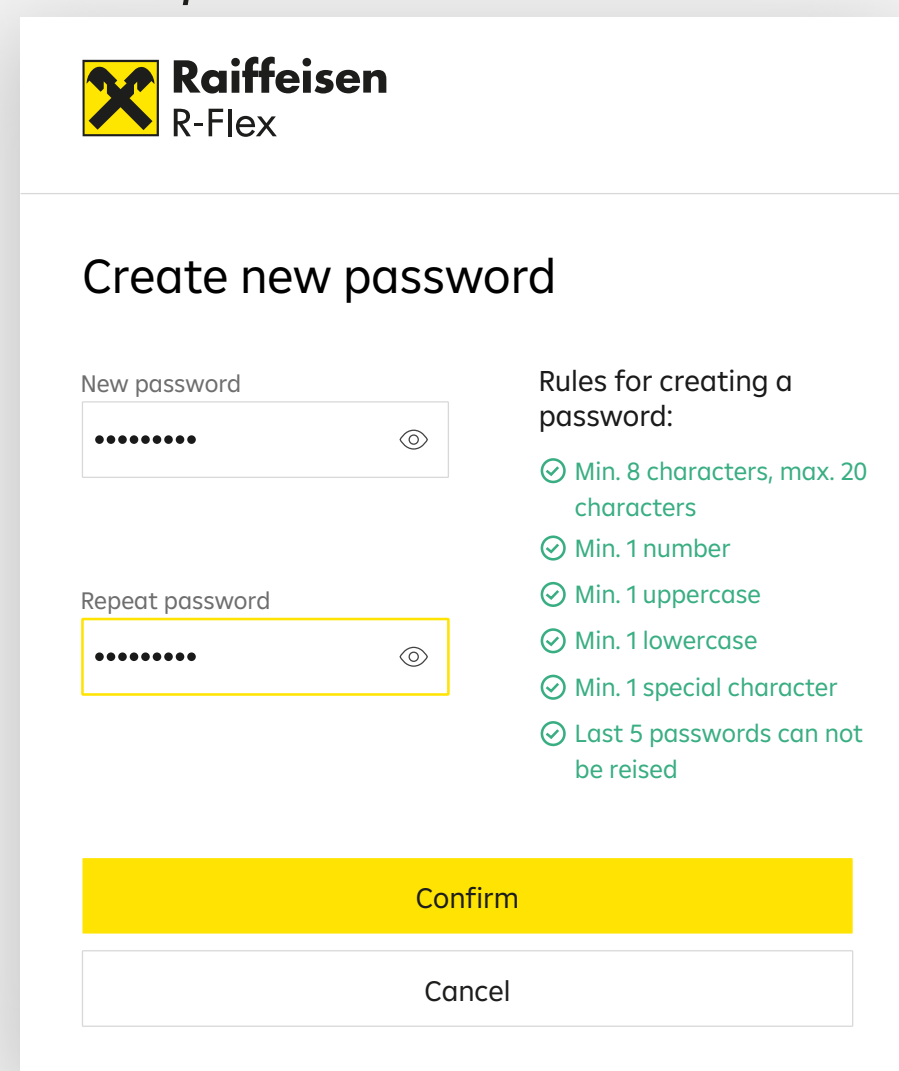


3 Click **Confirm** and you will receive an **8-digit SMS code, valid for 30 seconds**, to be written down in the designated field.

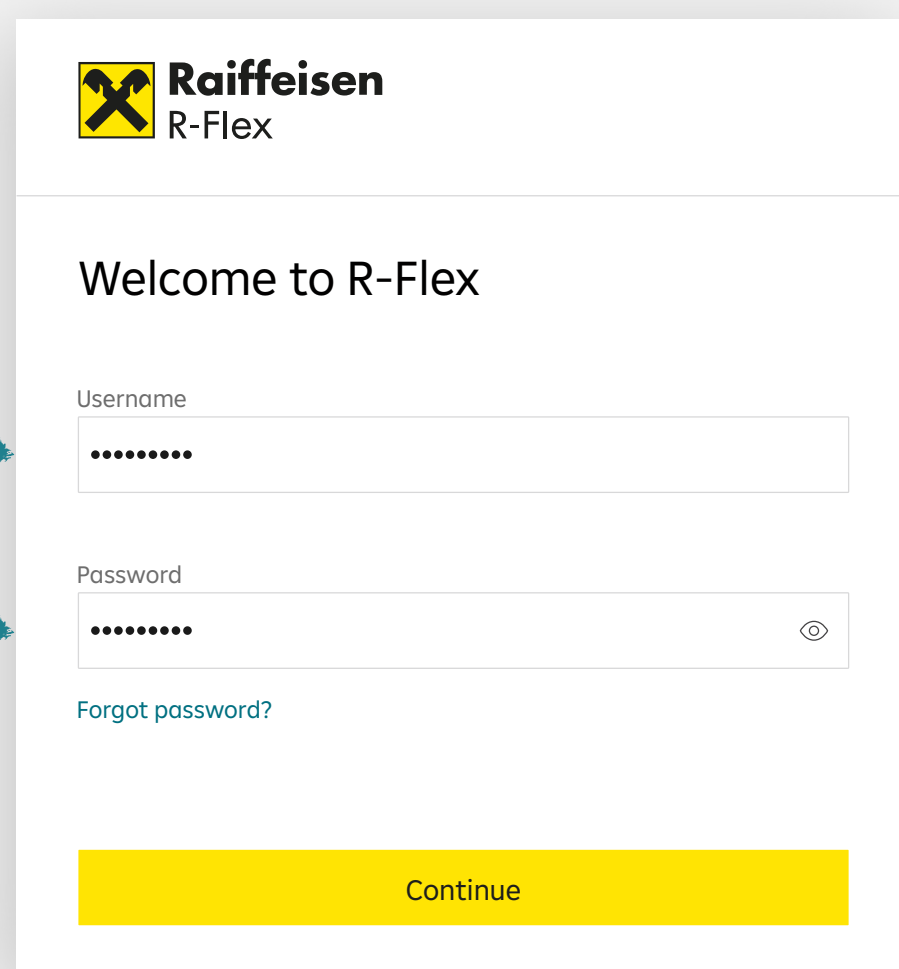


4 The platform will be asking you to change your temporary password with one of your choosing, respecting the following security criteria:

- *Min. 8, max. 20 characters*
- *Min. 1 alphanumeric character*
- *Min. 1 capital letter and 1 small letter*
- *Min. 1 special character*
- *You can not reuse any of the last 5 used passwords*

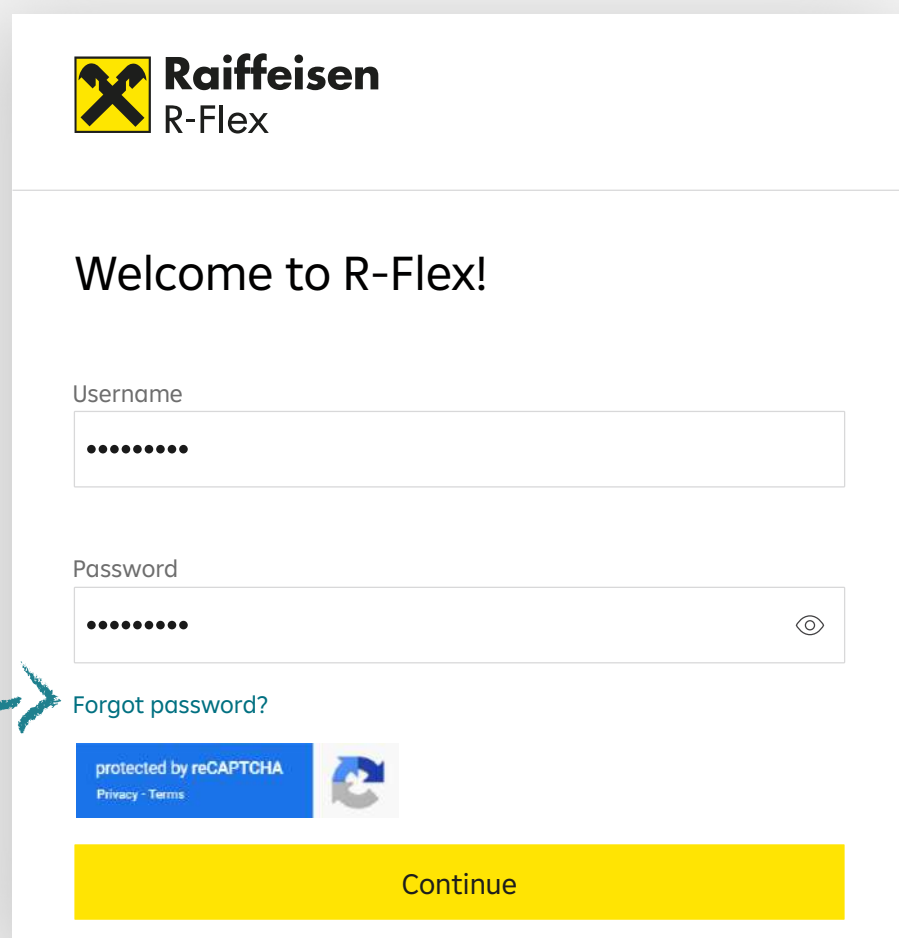


5 After reconfirming the password, you must restart the login process using your new personalized password.



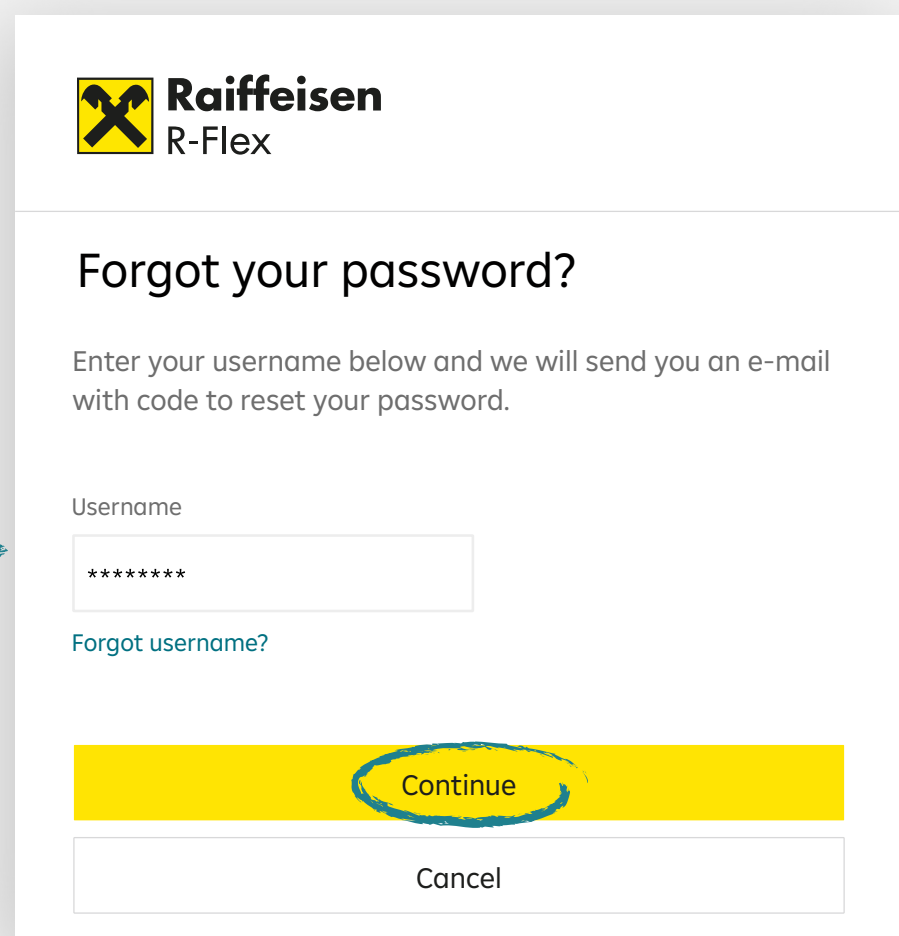
6 Whenever you want, you can change your password very easily:

→ enter R-Flex and click on the password reset link



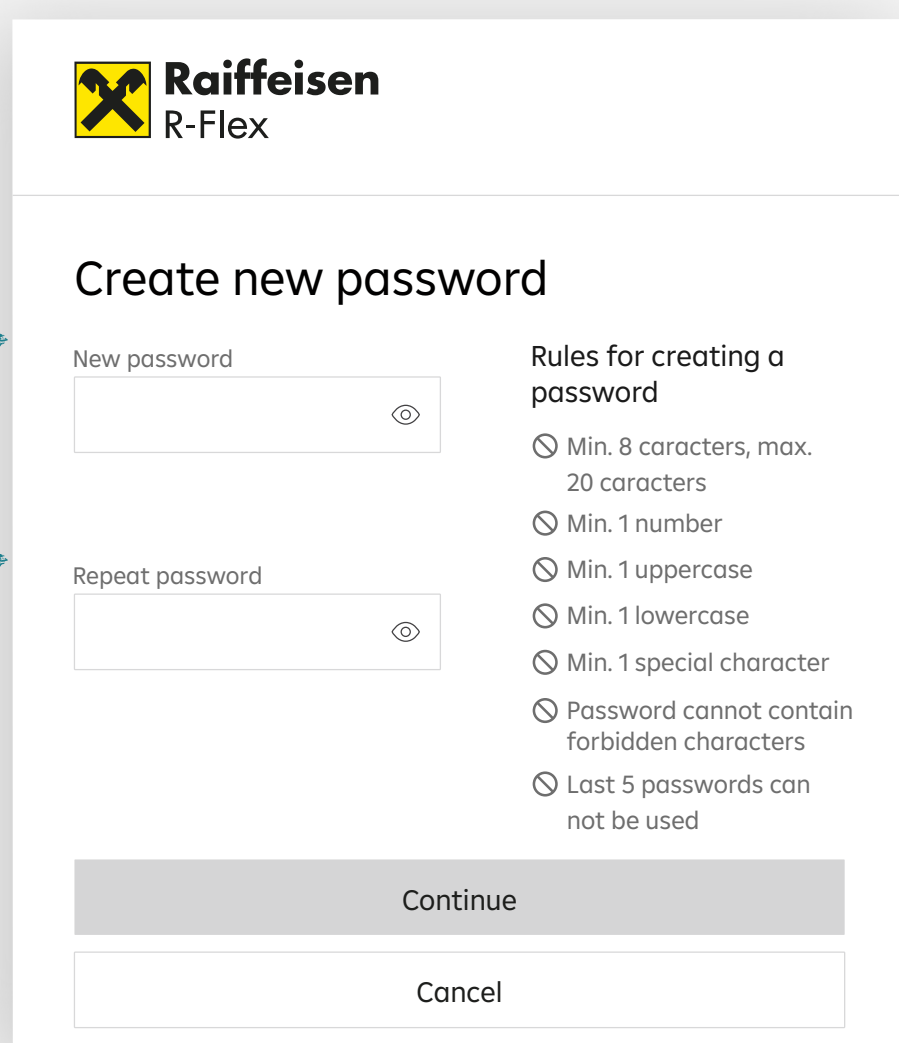
The screenshot shows the Raiffeisen R-Flex login page. At the top left is the Raiffeisen R-Flex logo. Below it, the text "Welcome to R-Flex!" is displayed. There are two input fields: "Username" and "Password", both containing masked characters. Below the password field is a link for "Forgot password?". At the bottom, there is a yellow "Continue" button and a "Cancel" button. A blue arrow points to the "Forgot password?" link.

→ re-enter the name of user and set a new password (read and follow the listed Security Rules)



The screenshot shows the "Forgot your password?" page. It features the Raiffeisen R-Flex logo at the top. The main heading is "Forgot your password?". Below it, a message says "Enter your username below and we will send you an e-mail with code to reset your password." There is a "Username" input field with masked characters and a "Forgot username?" link below it. At the bottom, there is a yellow "Continue" button and a "Cancel" button. A blue arrow points to the "Continue" button.

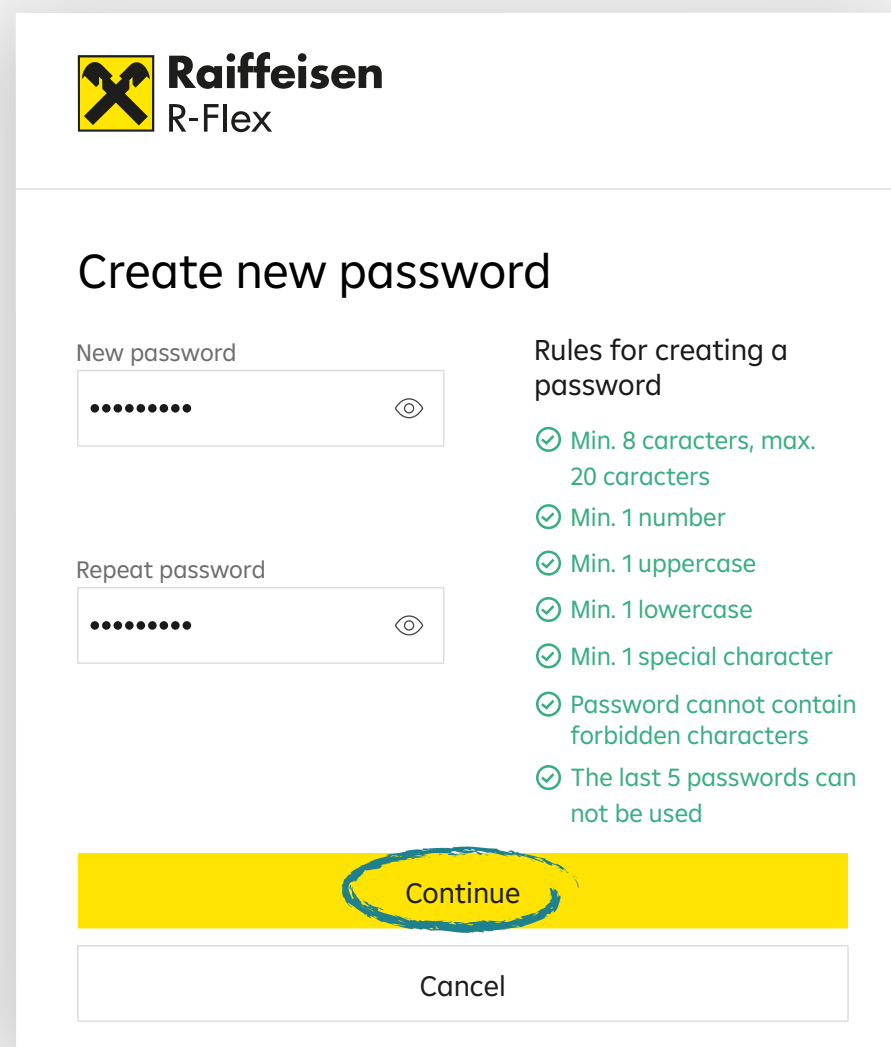
→ confirm the new password by clicking the CONTINUE button and then check the email with which you are registered in R-Flex



The screenshot shows the "Create new password" page. It features the Raiffeisen R-Flex logo at the top. The main heading is "Create new password". There are two input fields: "New password" and "Repeat password", both containing masked characters. To the right of these fields is a list of "Rules for creating a password":

- Min. 8 characters, max. 20 characters
- Min. 1 number
- Min. 1 uppercase
- Min. 1 lowercase
- Min. 1 special character
- Password cannot contain forbidden characters
- Last 5 passwords can not be used

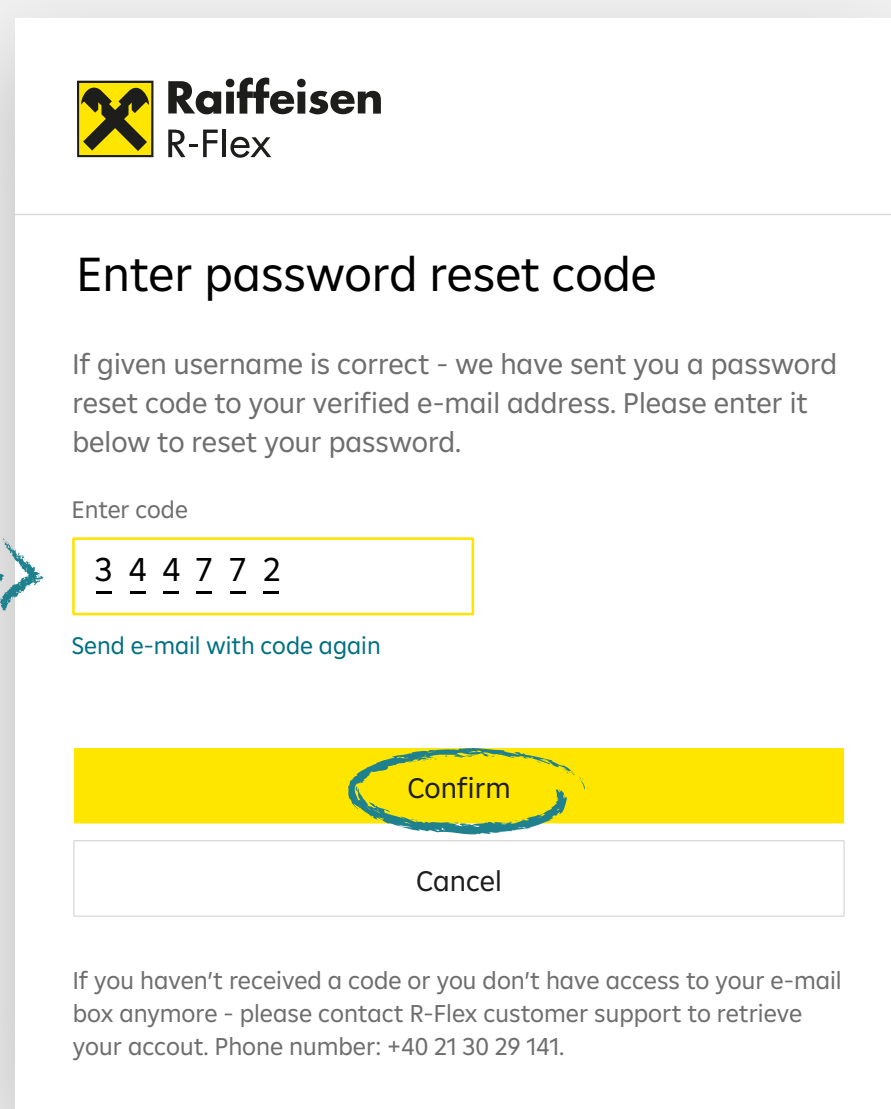
At the bottom, there is a grey "Continue" button and a "Cancel" button. Two blue arrows point to the "New password" and "Repeat password" input fields.



The screenshot shows the "Create new password" page with the password rules. The "New password" and "Repeat password" fields are filled with masked characters. The "Continue" button is highlighted with a blue circle. The "Rules for creating a password" list is as follows:

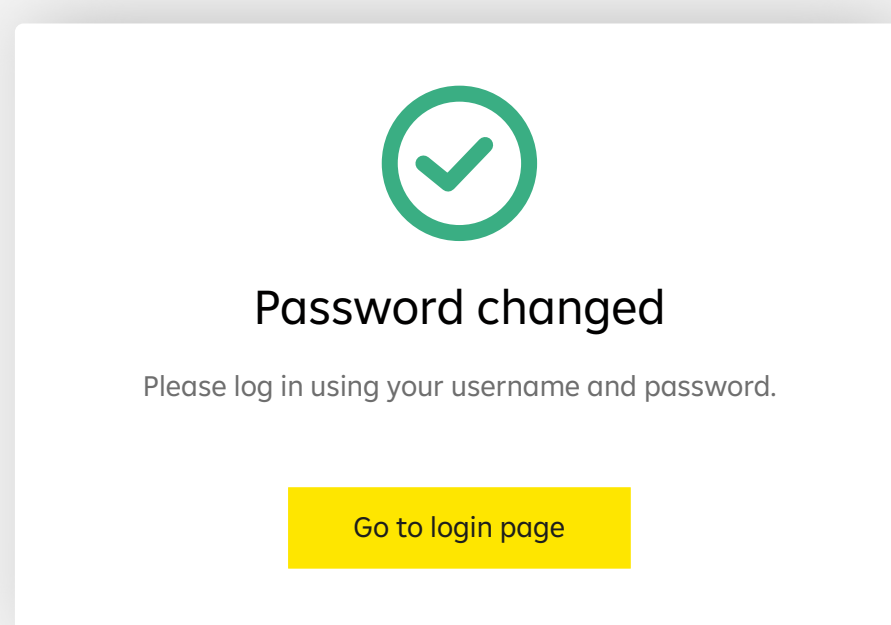
- Min. 8 characters, max. 20 characters
- Min. 1 number
- Min. 1 uppercase
- Min. 1 lowercase
- Min. 1 special character
- Password cannot contain forbidden characters
- The last 5 passwords can not be used

→ enter the OTP code valid for 60 days seconds received by mail in the screen of validate the new password from R-Flex



The screenshot shows the "Enter password reset code" page. It features the Raiffeisen R-Flex logo at the top. The main heading is "Enter password reset code". Below it, a message says "If given username is correct - we have sent you a password reset code to your verified e-mail address. Please enter it below to reset your password." There is an "Enter code" input field containing the code "3 4 4 7 7 2". Below it is a "Send e-mail with code again" link. At the bottom, there is a yellow "Confirm" button and a "Cancel" button. A blue arrow points to the "Confirm" button.

→ you will automatically receive confirmation that the password has been changed to success.



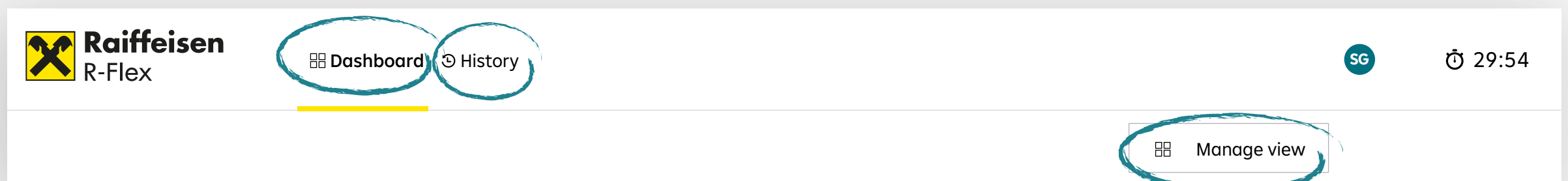
The screenshot shows the "Password changed" confirmation page. It features a large green checkmark icon at the top. Below it, the text "Password changed" is displayed. Underneath, a message says "Please log in using your username and password." At the bottom, there is a yellow "Go to login page" button.



Navigating the R-Flex platform

Right after login, you are greeted by a completely customizable and intuitive interface. **R-Flex** was optimized to display on the same screen all necessary information required to help you trade on the spot.

The menu is very simple.



- **Dashboard** tab, for the main screen
- **History** tab, for your transaction history
- **Manage view** button, for customizing the dashboard

All content appears listed on 3 types of modules or widgets

Currency Pair	Amount	Currency	Value Date	Rate 1	Rate 2	Label 1	Label 2
EUR / RON	50 000	RON	29.01.2021	4,8483	4,8867	I BUY RON	I SELL RON
EUR / USD	25 000	EUR	29.01.2021	1,2040	1,2241	I SELL EUR	I BUY EUR
USD / RON	150 000	USD	29.01.2021	4,0003	4,0273	I SELL USD	I BUY USD
CHF / RON	30 000	CHF	29.01.2021	4,5152	4,5344	I SELL USD	I BUY USD

On top, you have the currency pair widgets, with multiple combination options.

Click **Manage view** button to open new currency widgets or close existing ones with just 1 click.

At the base, you have **Last transactions** module, featuring your last 4 transactions.

Transaction ID	Transaction date Settlement date	Amount bought Amount sold	Exchange rate	Status
RRO20 <small>29012021</small>	21.01.2021 12:58 21.01.2021	RON 4.850,00 EUR 1.000,00	4,8500	SETTLED
RRO20 <small>29012021</small>	14.01.2021 12:51 14.01.2021	EUR 866.548,24 GPB 780.500,00	0,9007	SETTLED
RRO20 <small>29012021</small>	14.01.2021 12:51 14.01.2021	GPB 118.041,36 CHF 144.400,00	1,2233	SETTLED
RRO20 <small>29012021</small>	14.01.2021 12:51 14.01.2021	EUR 305.641,85 CHF 333.333,00	1,0906	SETTLED

If necessary, with just a click on **"See full history"** you can view all transactions of the last 7 years, indexed by search criteria, as to find them easily. In addition, you also have the option to download financial information on the spot

Always in the lower part of the screen, in My accounts section, you can access your current accounts and view the available balance.

My accounts			
Currency	Amount	Account number	Default
RON	1.139.762.408,26	RO56 RZBR 0000	<input checked="" type="checkbox"/>
	0,00	RO91 RZBR 0000	<input type="checkbox"/>
	Total	1.139.762.408,26	
EUR	979.954.340,00	RO31 RZBR 0000	<input checked="" type="checkbox"/>
USD	960.638.308,76	RO28 RZBR 0000	<input checked="" type="checkbox"/>
GBP	1.006.381.371,11	RO98 RZBR 0000	<input checked="" type="checkbox"/>

It is important to know that the current accounts balances are updated every 60 seconds and the currency rates in real time. Thus, you always visualize on the same screen both the rates, and the current accounts' situation, in accurate numbers.

You have all the data you need for one simplified, efficient and secure trading experience!



Trading with R-Flex

The platform lets you trade from the first login.

Each session is preset at 30 minutes. A timer will always keep you updated. If you interrupt the current session for more than 30 minutes, you will automatically be disconnected for security reasons.

Look how easy it is to initiate a trading session in **R-Flex**.

Just fill-in the amount wanted in the trading widget and click Buy or Sell. A time bar tool will appear on the screen. It is designed to **indicate the time you have at your disposal to conclude the transaction.**

EUR / RON

Amount:

Currency: RON

Value date: 29.01.2021

4,8483 I BUY RON **4,8867** I SELL RON

Select accounts for settlement ^

EUR account:

RON account:

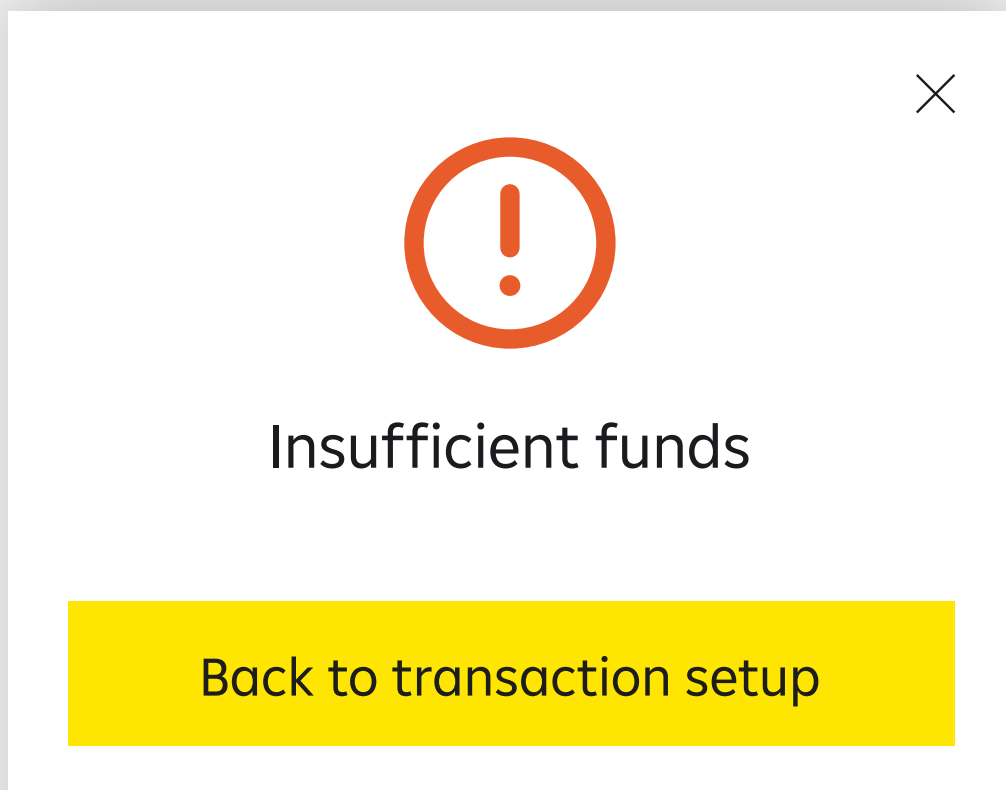
EUR / RON

Amount purchased: 50.000,00 RON At rate: 4,8463

Amount sold: 10.317,15 EUR Value date: 29.01.2021

Time remaining: 18 sec.

Should you lack the required balance, the platform will automatically display a notification.



Last transactions See full history

Transaction ID	Transaction date Settlement date	Amount bought Amount sold	Exchange rate	Status
RRO20	21.01.2021 12:58 21.01.2021	RON 4.850,00 EUR 1.000,00	4,8500	SETTLED
RRO20	14.01.2021 12:51 14.01.2021	EUR 866.548,24 GPB 780.500,00	0,9007	SETTLED
RRO20	14.01.2021 12:51 14.01.2021	GPB 118.041,36 CHF 144.400,00	1,2233	SETTLED
RRO20	14.01.2021 12:51 14.01.2021	EUR 305.641,85 CHF 333.333,00	1,0906	SETTLED

If you have the required balance, you will see the transaction confirmed in the **Last transactions** module with the status **settled**.

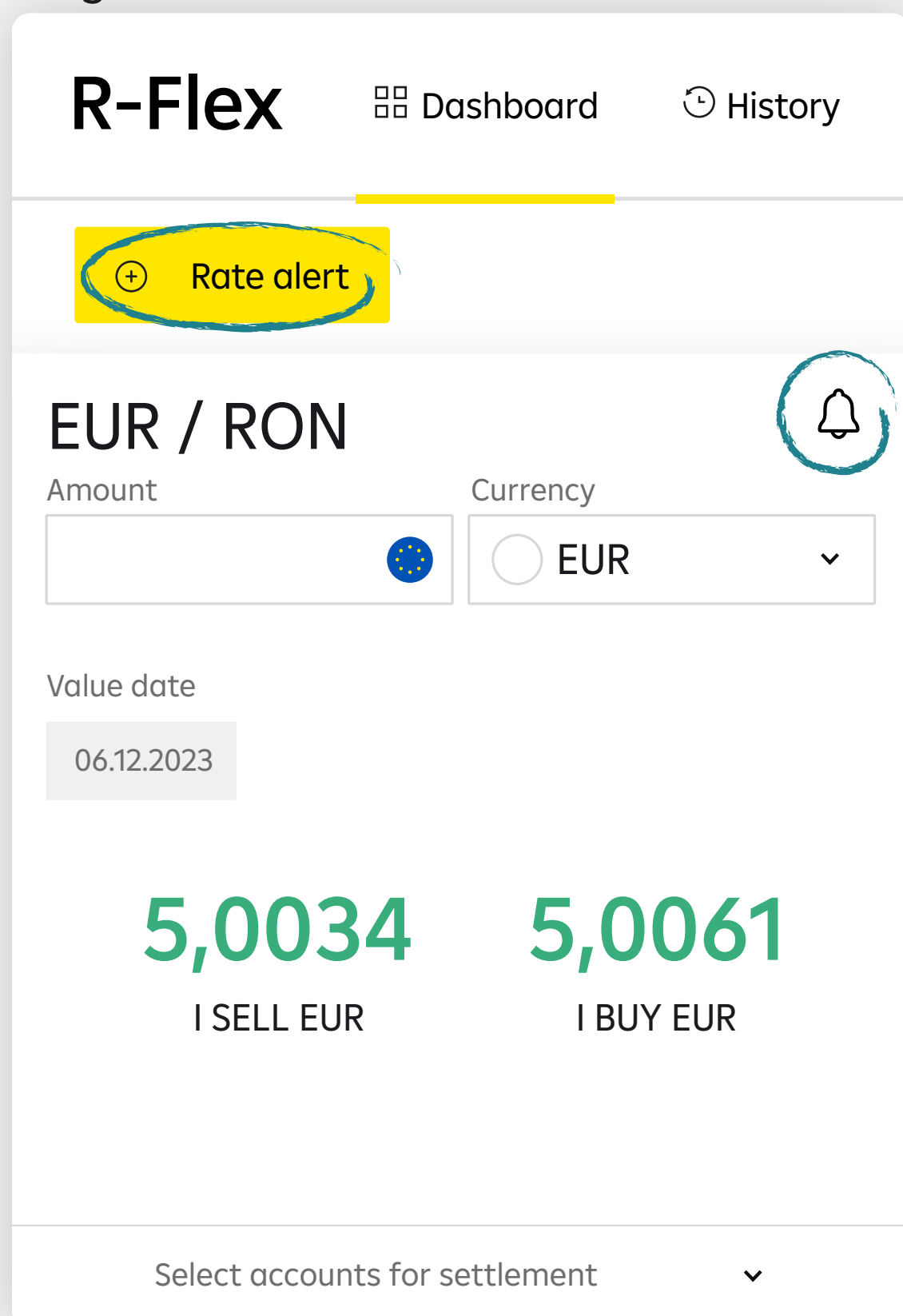
It is always recommended to check your balance after any transaction. If you see any other status except "Settled", please contact your Raiffeisen Bank representative.



Price alerts

From now on you can set price alerts directly in the application so you don't miss any advantageous exchange rate for you.

1 Access the alert menu (either from the Rate Alerts button or from the bell from widget level)



2 Fill in the amount, the desired price and choose method of notification (email/SMS)

New rate alert

I want to buy EUR

I want to sell RON

At rate

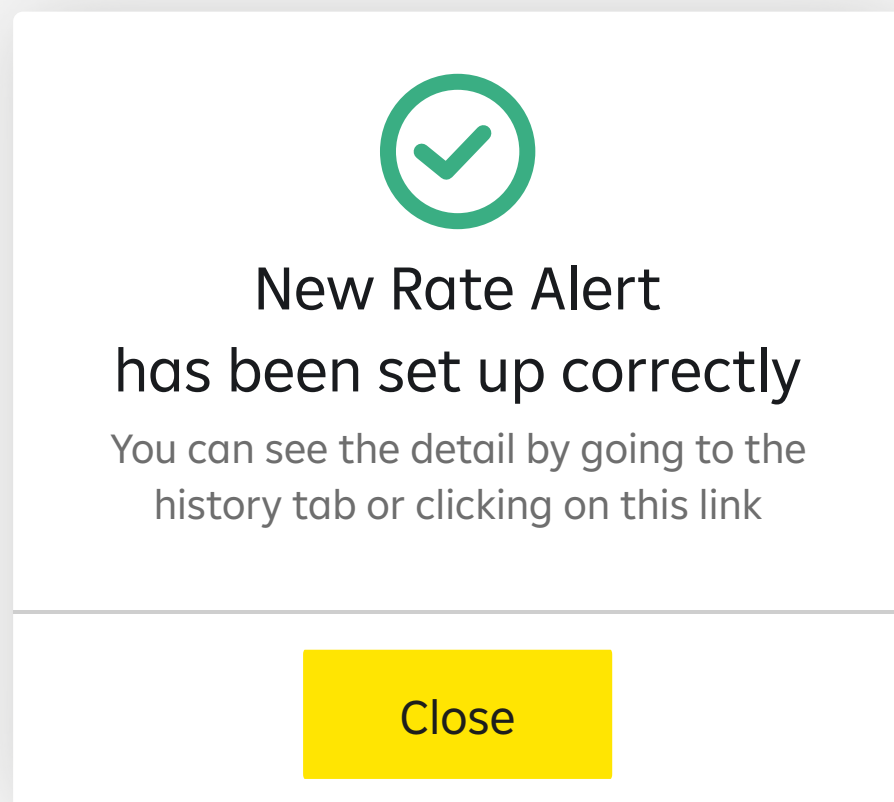
Notification via E-mail SMS

E-mail

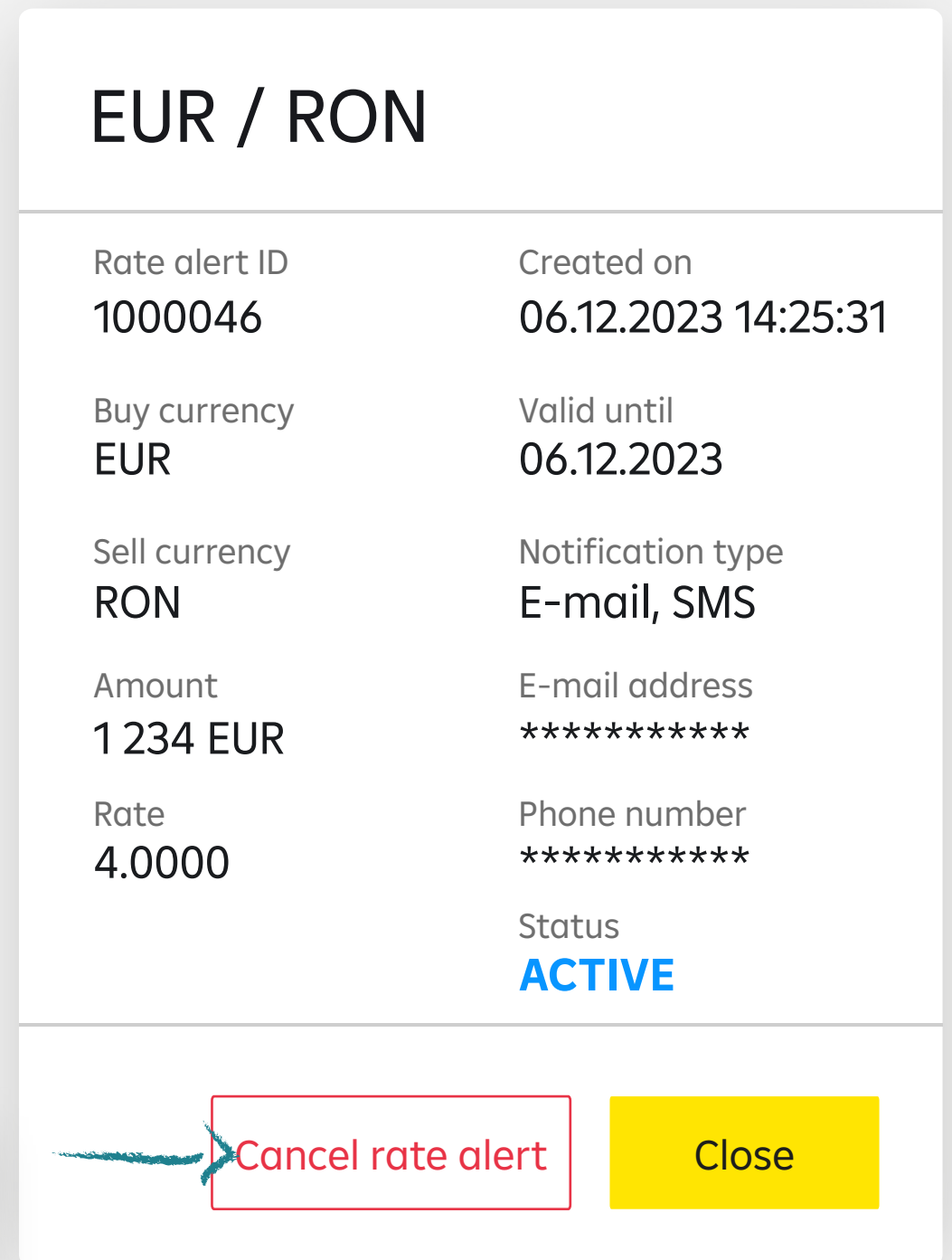
Phone number

Rate alert valid until

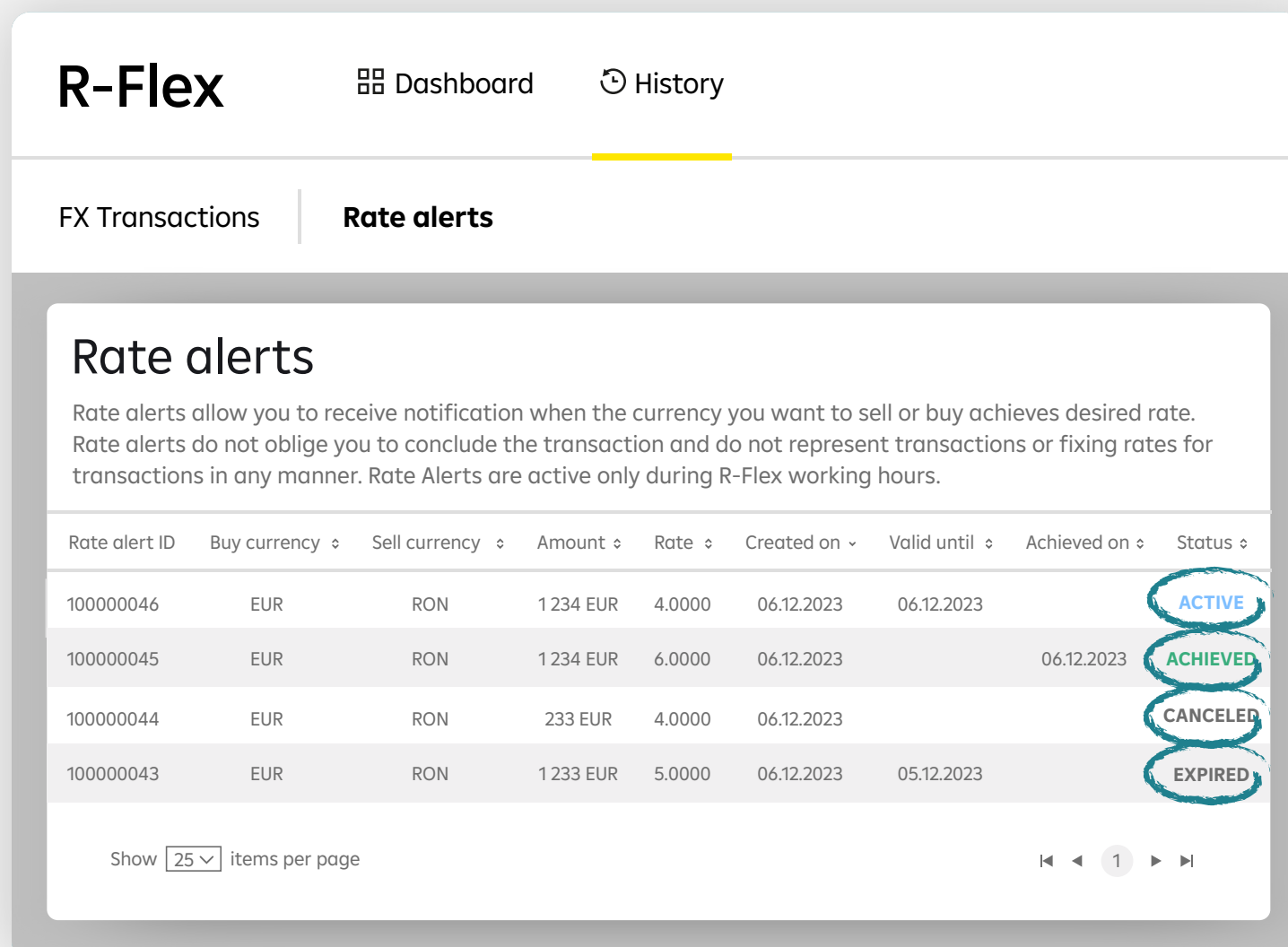
3 When the alert is configured, you will receive a confirmation message



5 Cancellation of the price alert is possible from the History menu by selecting respective alert



4 In the History menu you can view the status of the alert. It can be Active (the desired exchange rate not yet reached), Done (the price level was reached), Canceled or Expired.

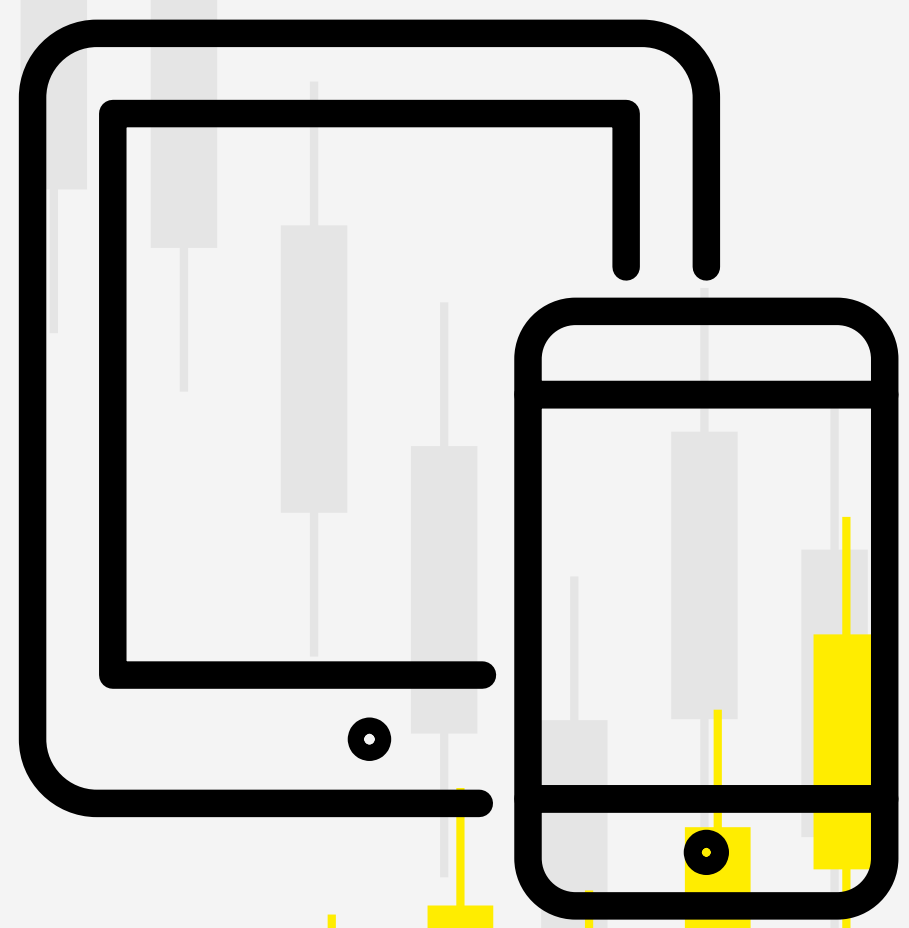


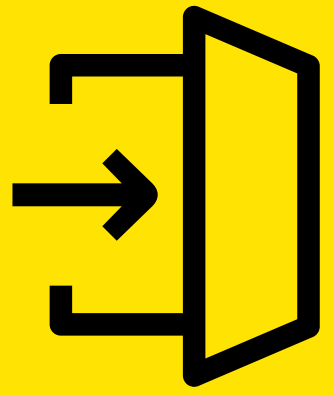
**The platform redefining
currency trading for companies**



R-Flex


Short guide for currency trading with R-Flex






Login to R-Flex

- 1 Connect** – simply access r-flex.raiffeisenonline.ro, open a browser such as Mozilla Firefox or Chrome and save the link to your Favorites in order to connect easily on future dates
- 2 Welcome** – fill-in your username and temporary password, provided by your Raiffeisen Bank representative

 **Raiffeisen**
R-Flex

Welcome to R-Flex

Username

Password
 

[Forgot password?](#)

- 3 Confirm** – enter your code received by SMS on the phone number declared at the Bank, then click on **“confirm and open R-Flex”**

Raiffeisen
R-Flex

Enter SMS code

Sending SMS code may take up to 30 sec.
If you have not received the SMS code,
please click "Send SMS code again"

SMS code

77908458

[Send SMS code again](#)

Confirm and open R-Flex

Cancel

- 4 Configure** – set-up your personalized password

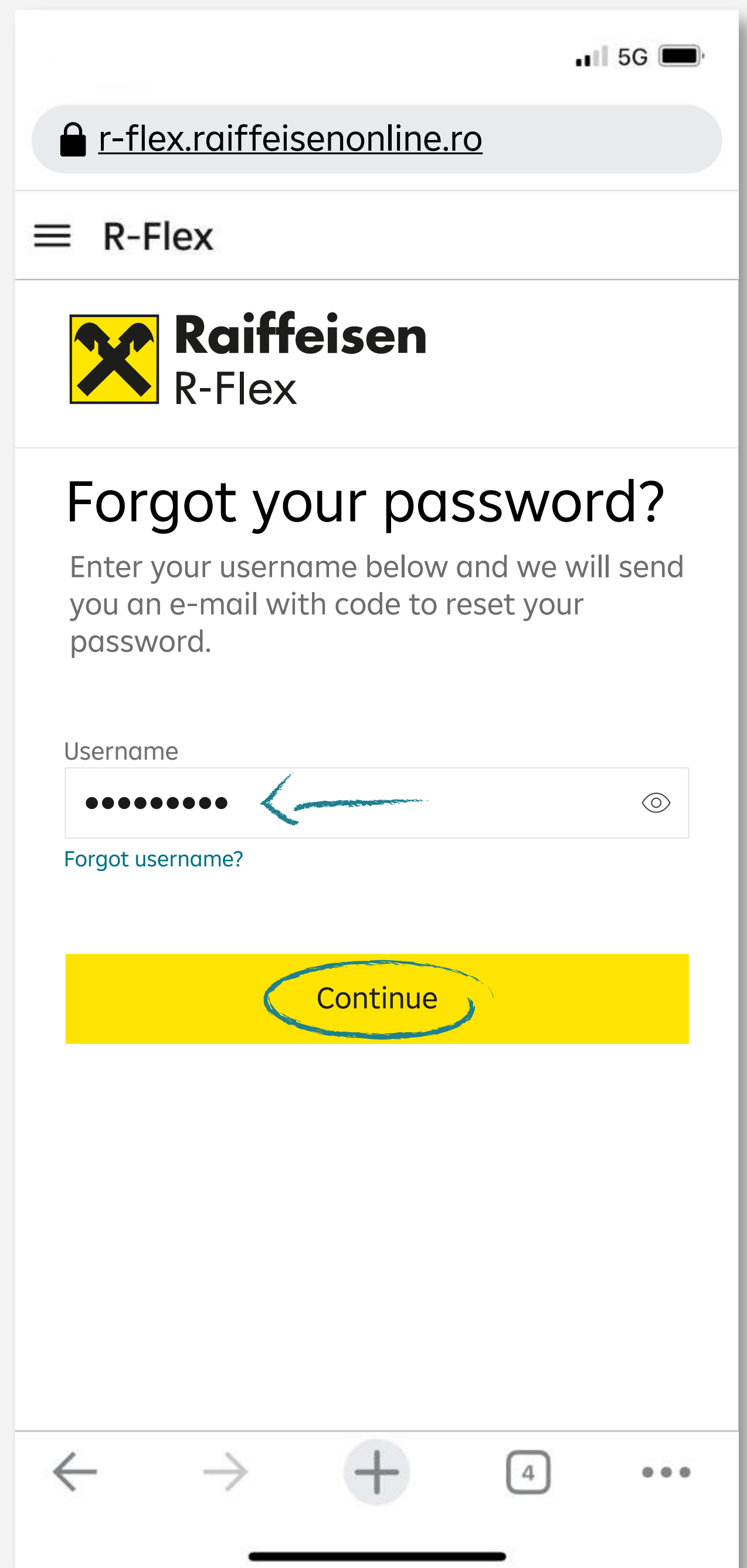
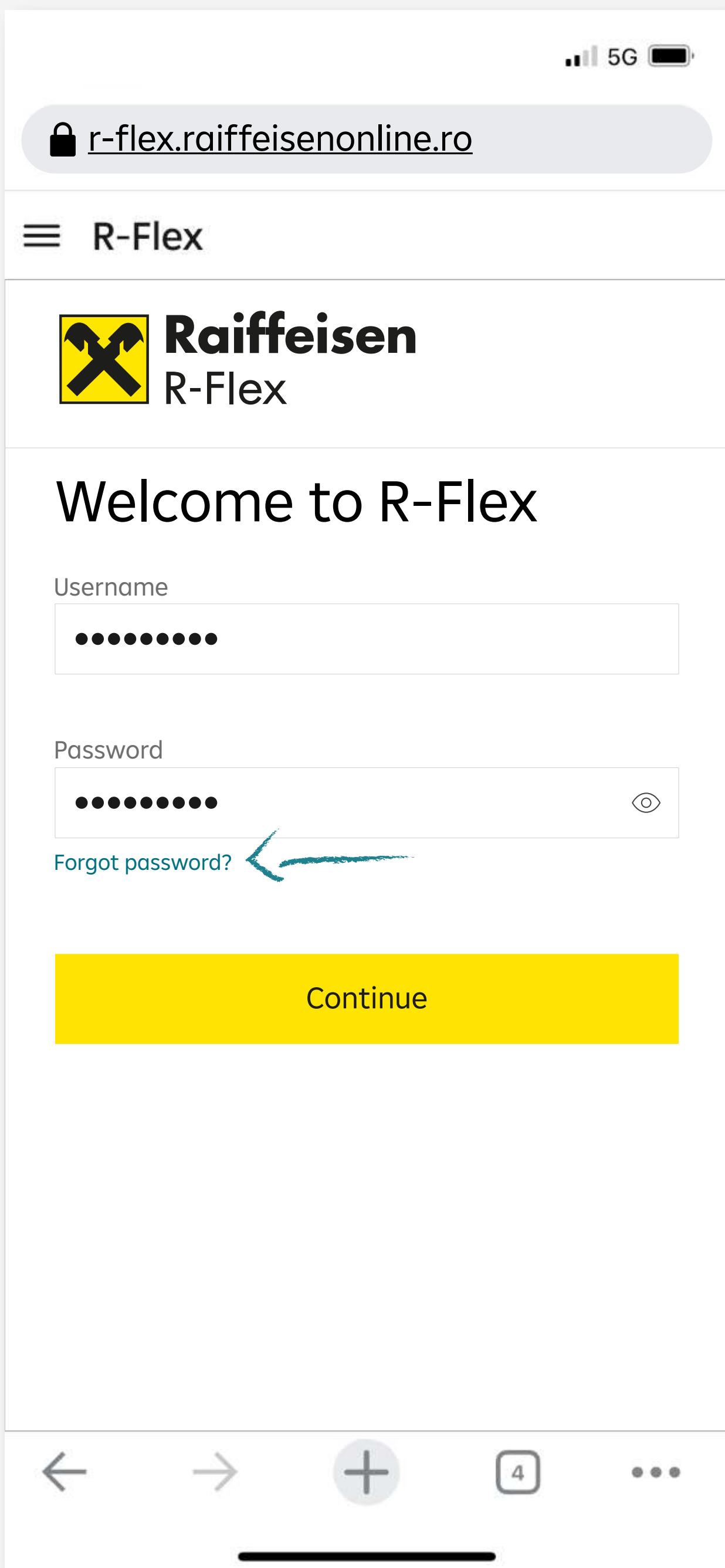
- min. 8, max. 20 characters
- min. 1 alphanumeric figure
- min. 1 capital and 1 regular letter
- min. 1 special character

- 5 Reconnect** - restart from the beginning the login process with your new password

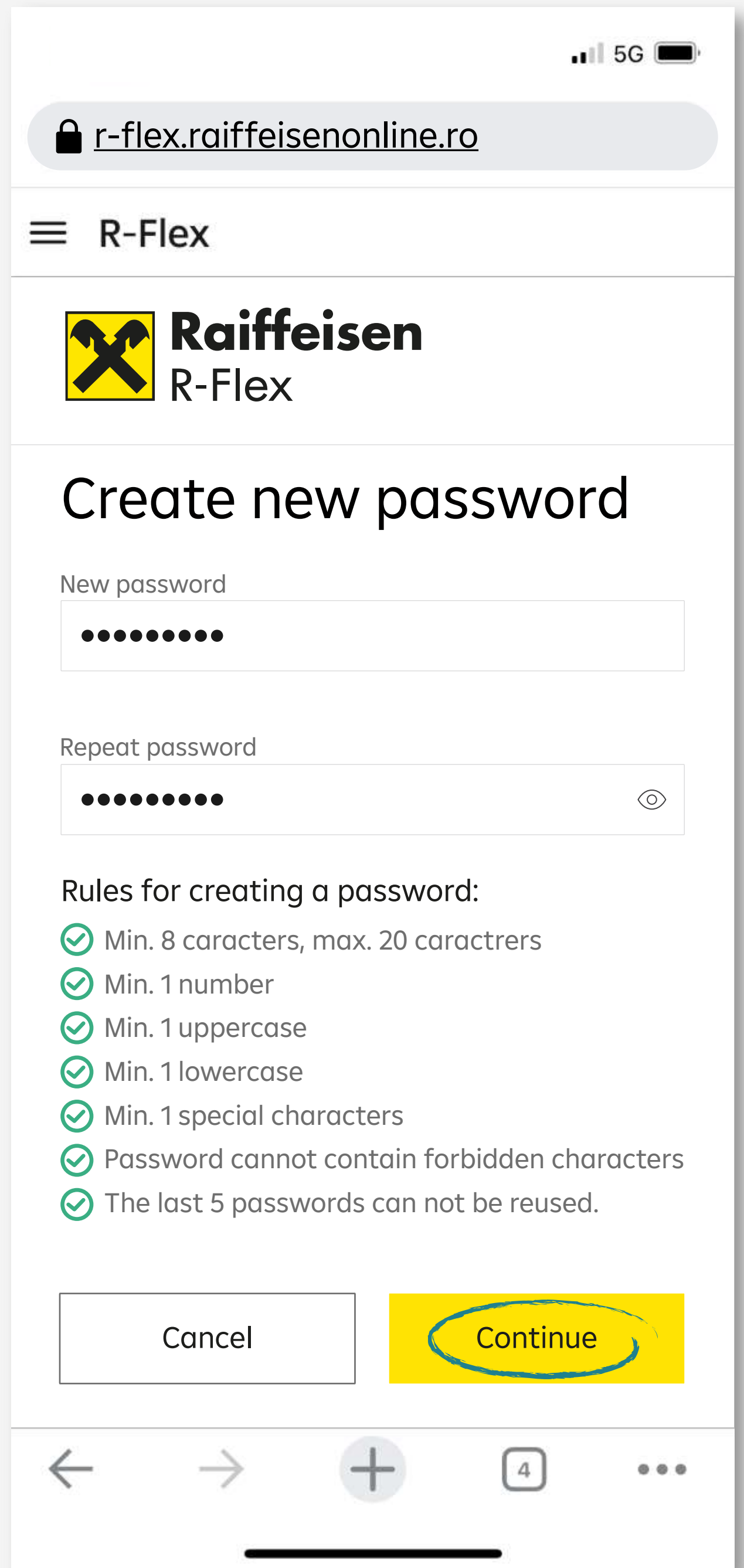
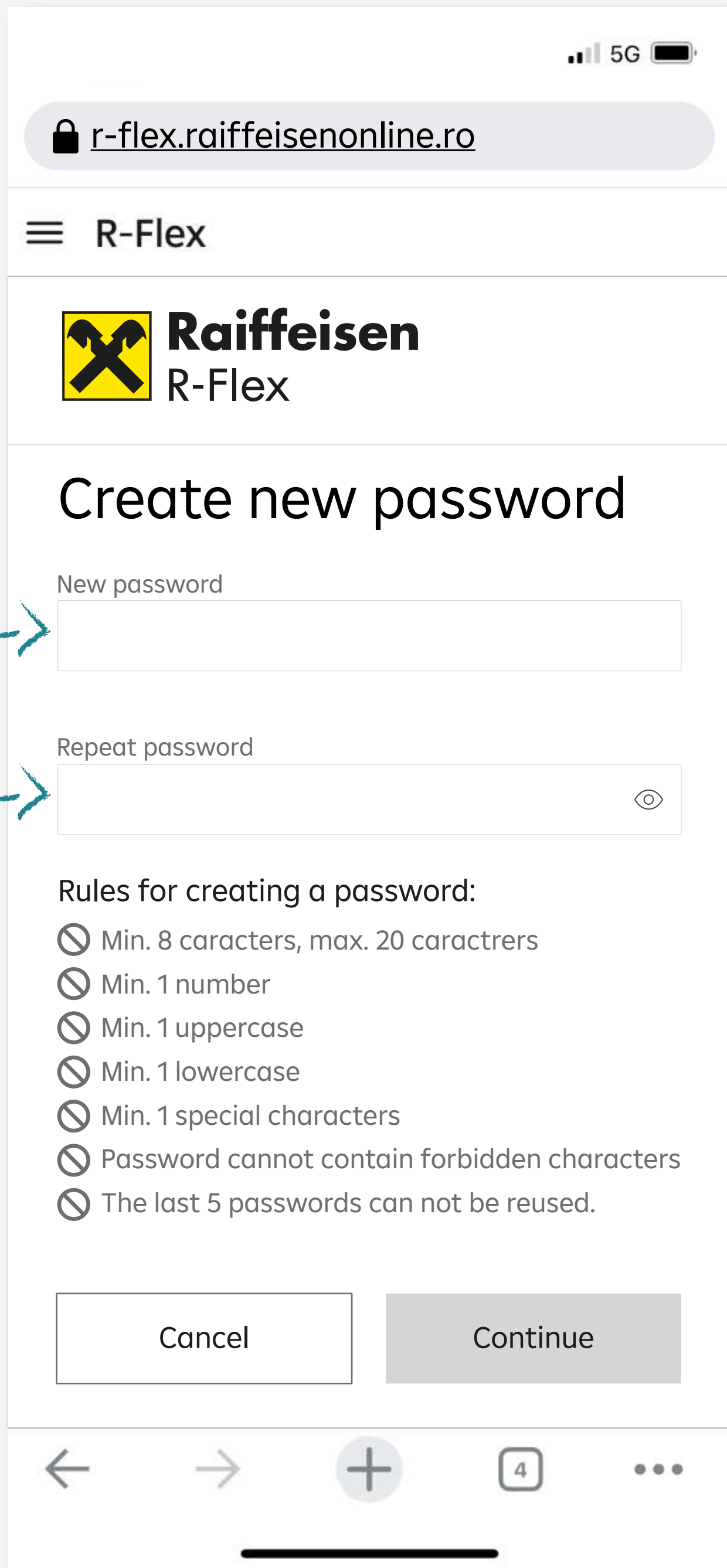
6 Whenever you want, you can change your password very easily:

↓ enter R-Flex and click on the password reset link

↓ re-enter the name of user and set a new password (read and follow the listed Security Rules)



- ↓ confirm the new password by clicking the CONTINUE button and then check the email with which you are registered in R-Flex



↓ enter the OTP code valid for 60 days seconds received by mail in the screen of validate the new password from R-Flex

The screenshot shows the R-Flex mobile application interface. At the top, the browser address bar displays "r-flex.raiffeisenonline.ro". Below the address bar is a hamburger menu icon followed by the text "R-Flex". The Raiffeisen R-Flex logo is prominently displayed. The main heading is "Enter password reset code". Below this, a paragraph explains that a password reset code has been sent to the user's verified email address. A text input field labeled "Enter code" contains the digits "3 4 4 7 7 2". A blue arrow points to the first digit "3". Below the input field is a link that says "Send e-mail with code again". At the bottom, there are two buttons: "Cancel" and "Continue". The "Continue" button is highlighted with a blue circle. The mobile status bar at the very bottom shows 5G signal strength and battery level.

↓ you will automatically receive confirmation that the password has been changed to success.

The screenshot shows the R-Flex mobile application interface after a successful password change. The browser address bar still shows "r-flex.raiffeisenonline.ro". The Raiffeisen R-Flex logo is present. A large green checkmark icon is centered on the screen. Below the icon, the text "Password changed" is displayed in a large font. Underneath, a smaller line of text says "Please log in using your username and password." At the bottom of the screen, there is a yellow button labeled "Go to login page". The mobile status bar at the bottom shows 5G signal strength and battery level.

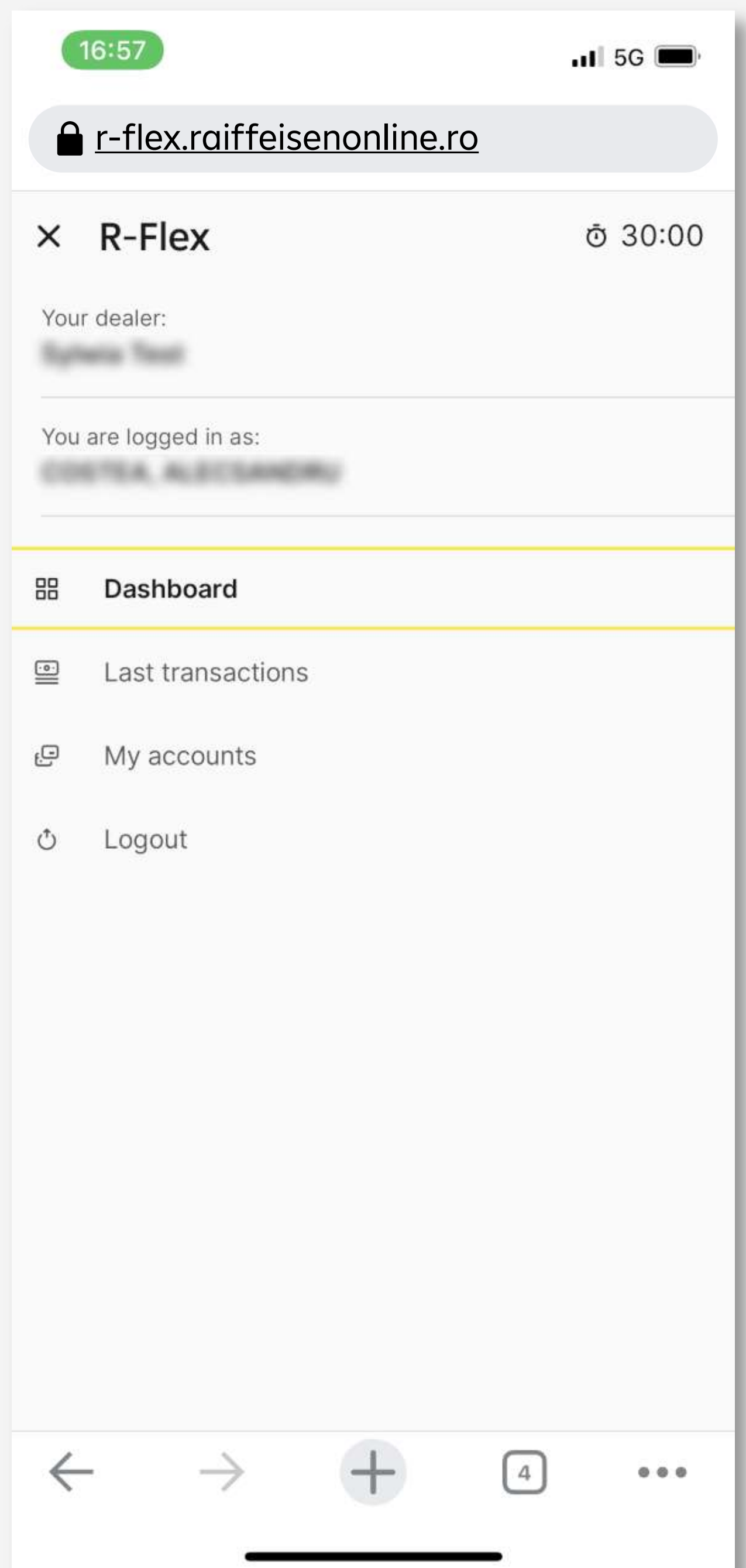
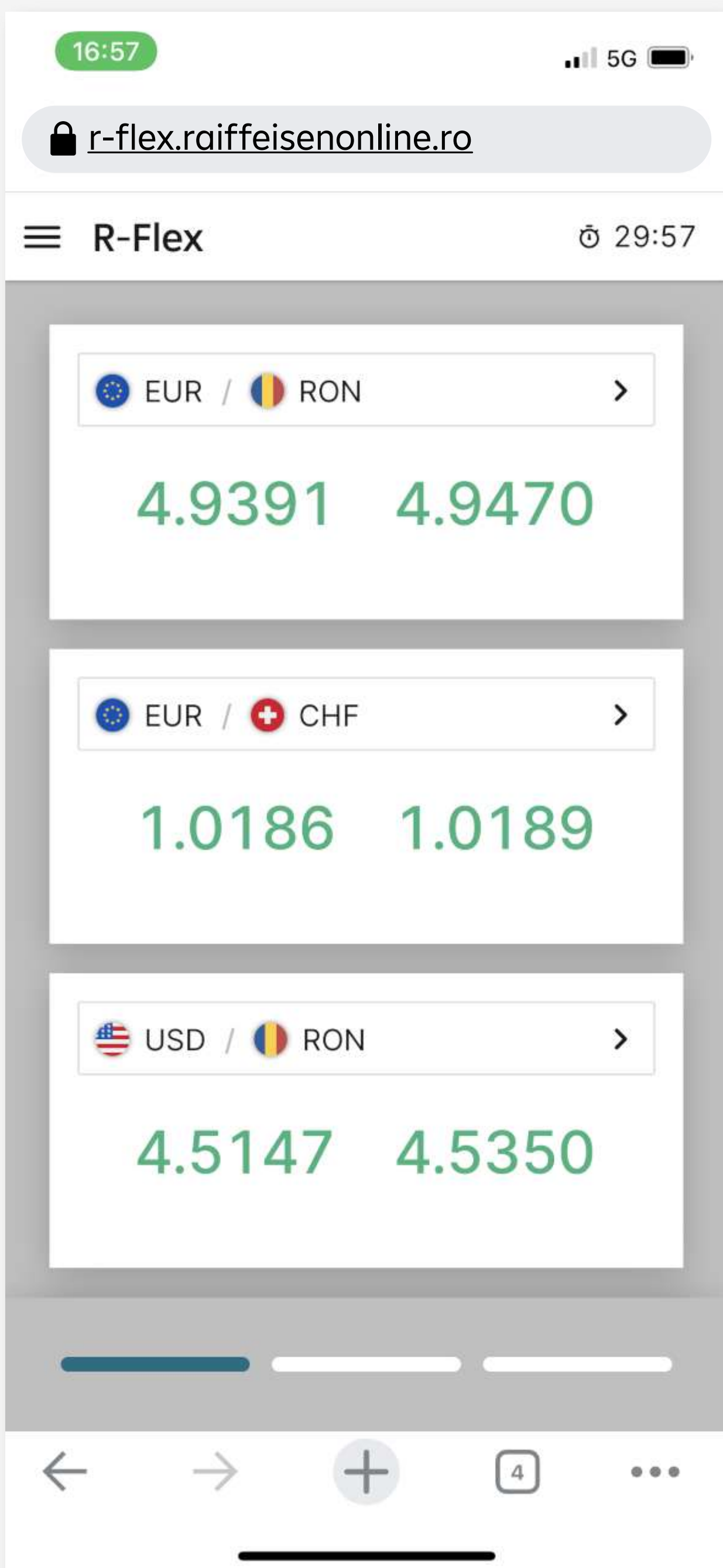


Navigating the R-Flex platform

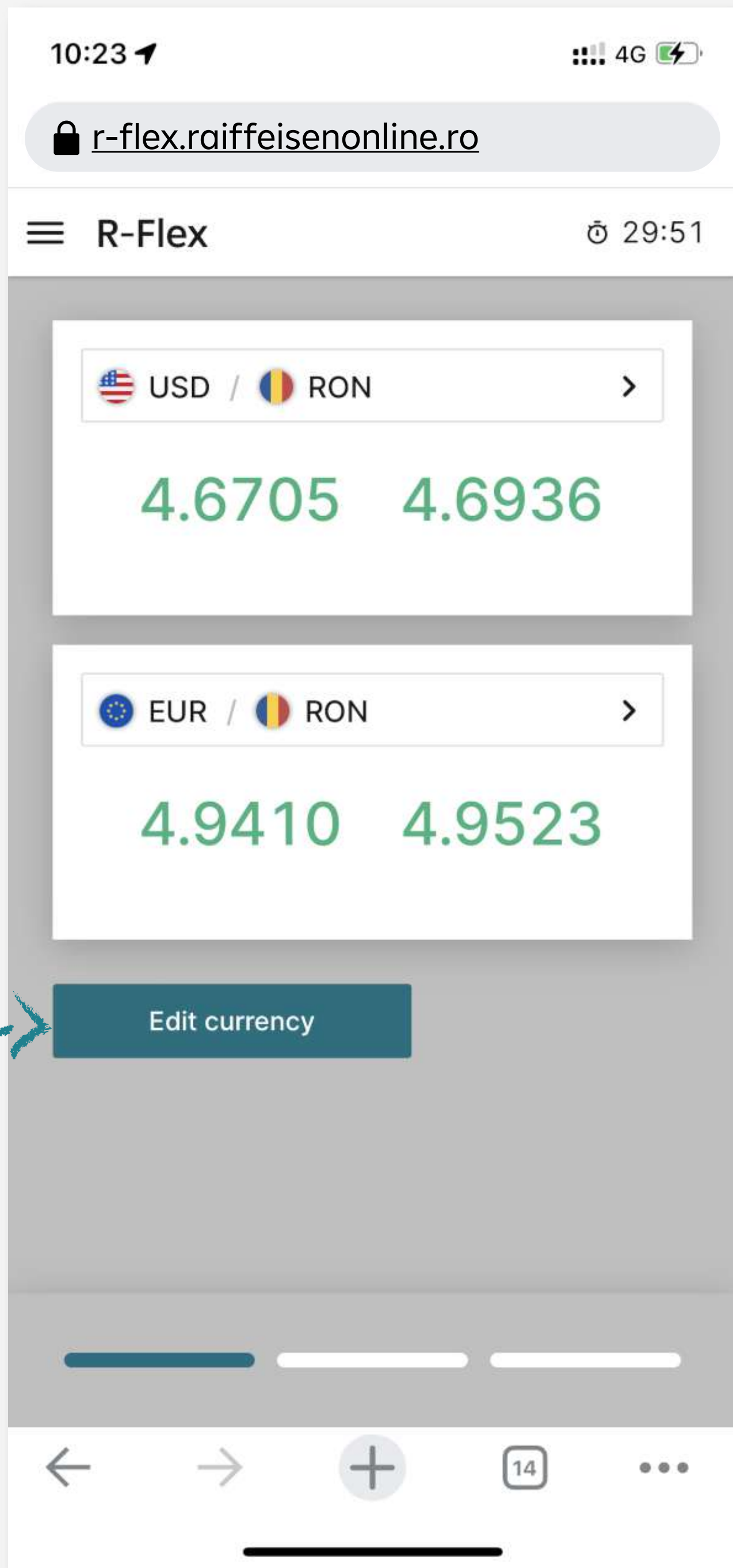
Simple and intuitive dashboards, with information listed on modules

↓ **currency pairs** –
for direct trading

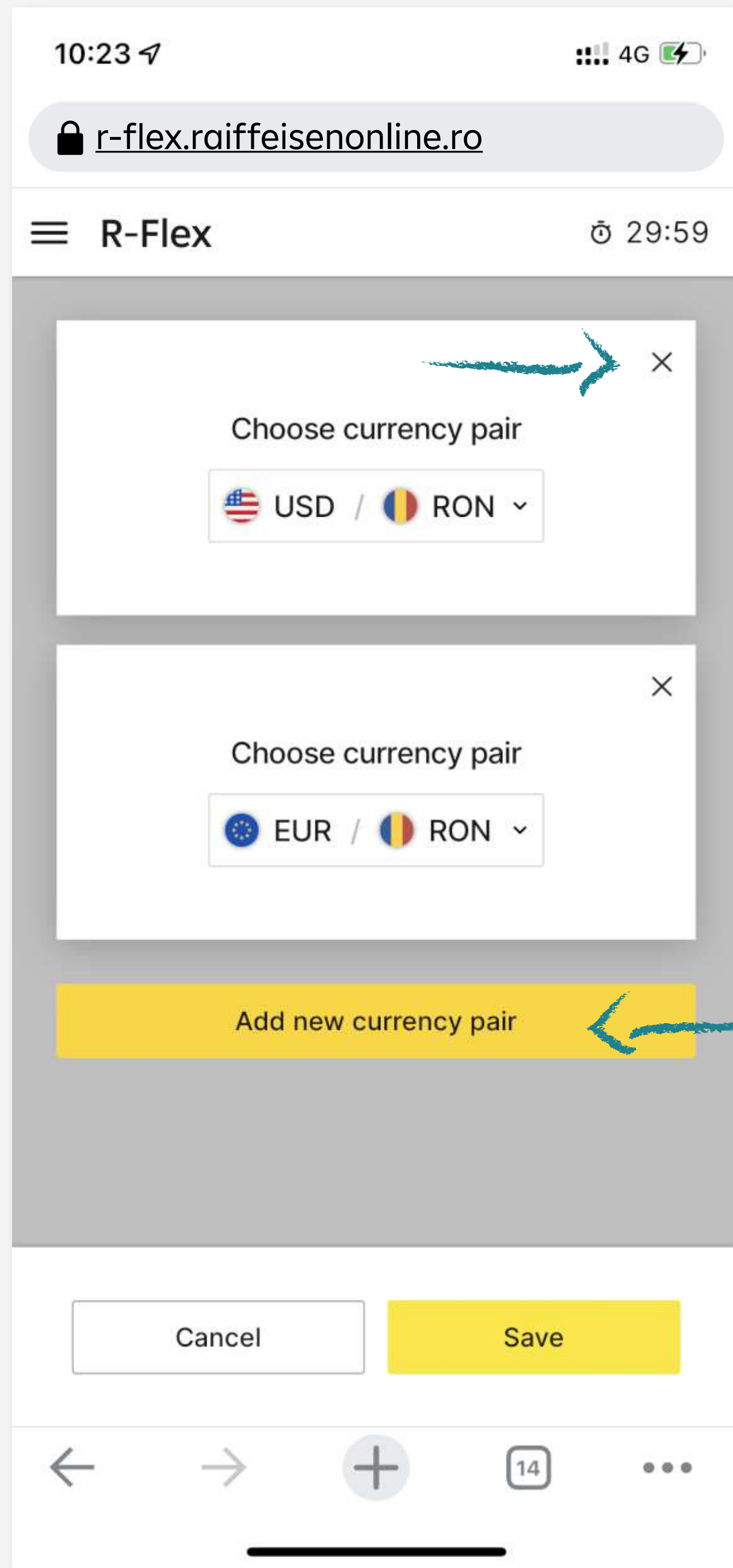
↓ **manage view** –
for easy switching
between modules



↓ Click **edit currency** button

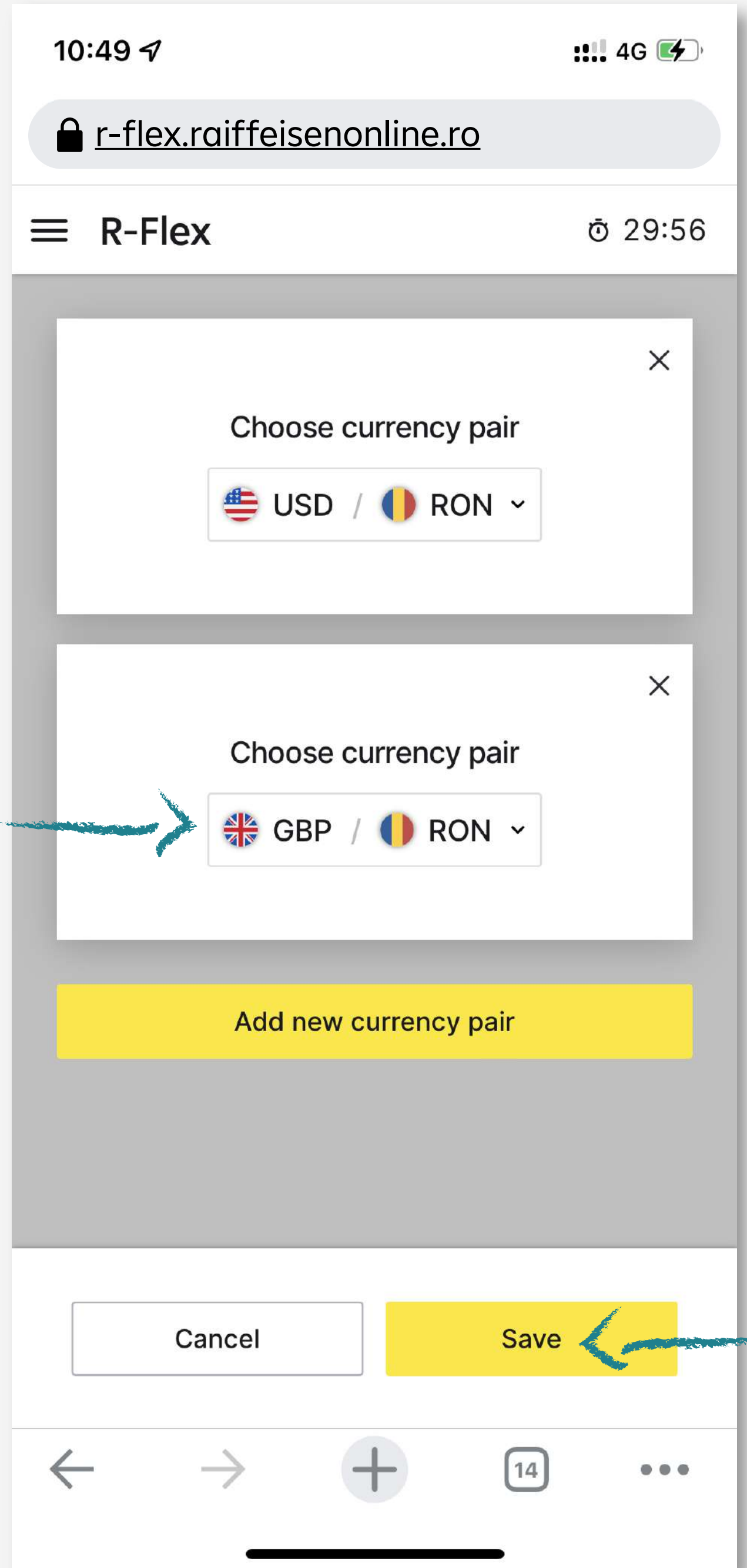
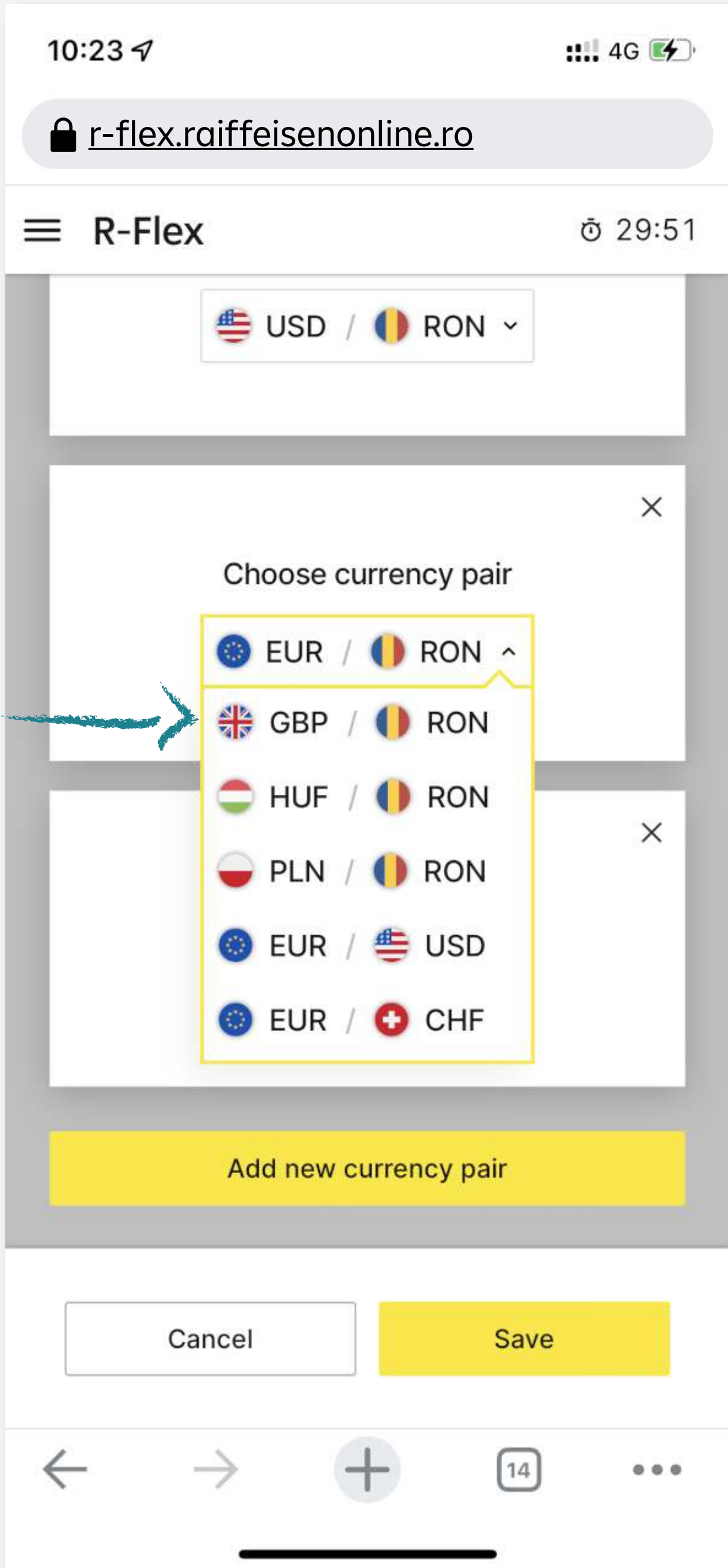


↓ You can eliminate or add new currency pairs

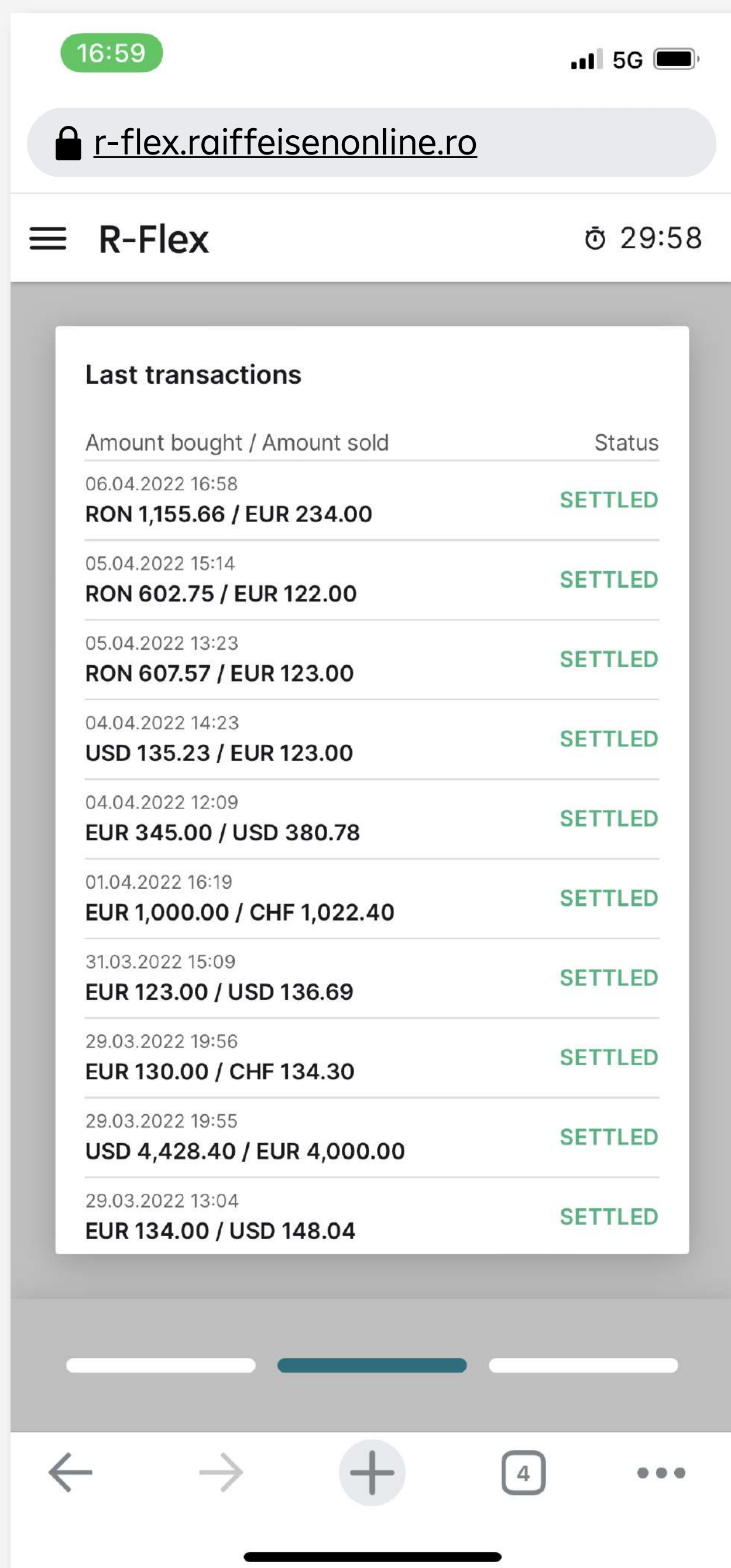


↓ Choose the desired currency pair

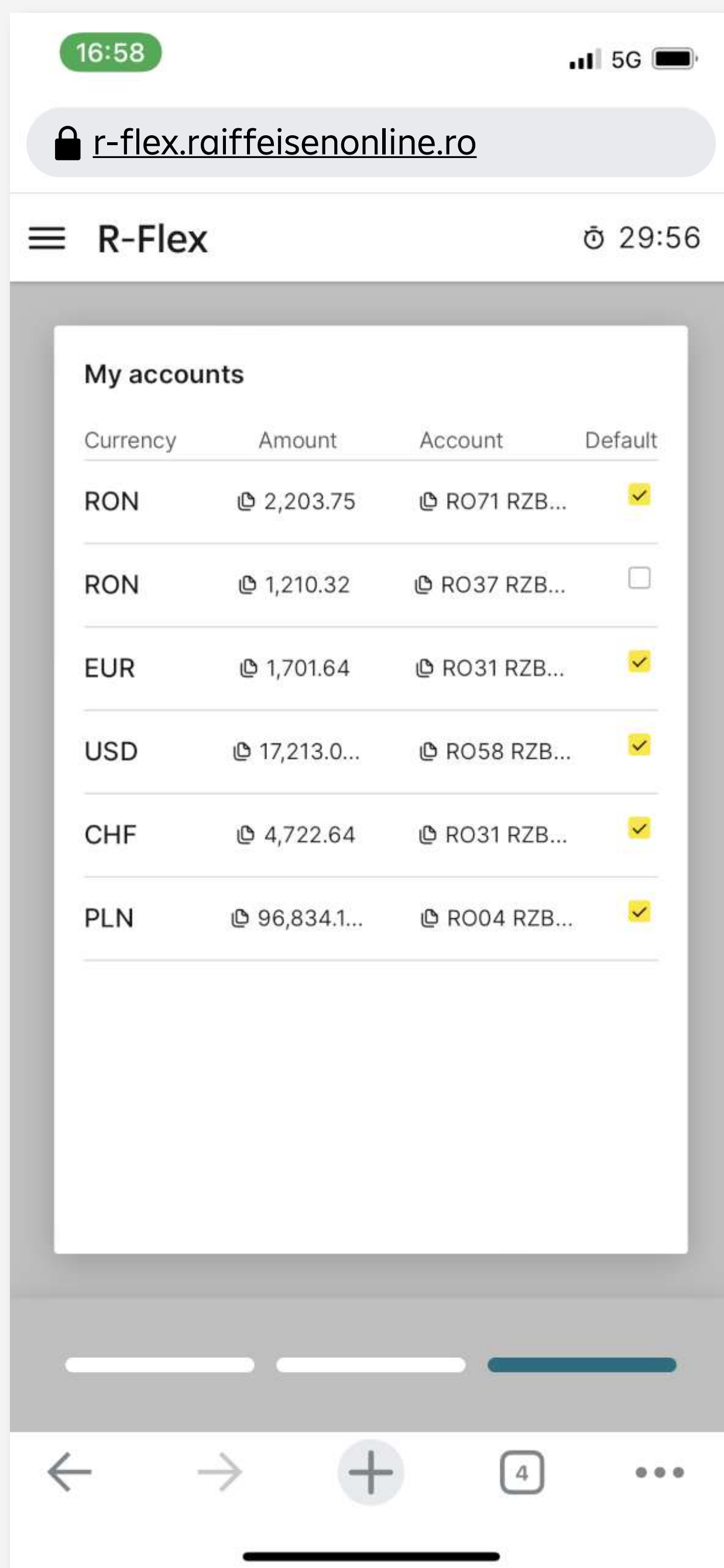
↓ Save the option



↓ **last transactions** –
your recent trading
history



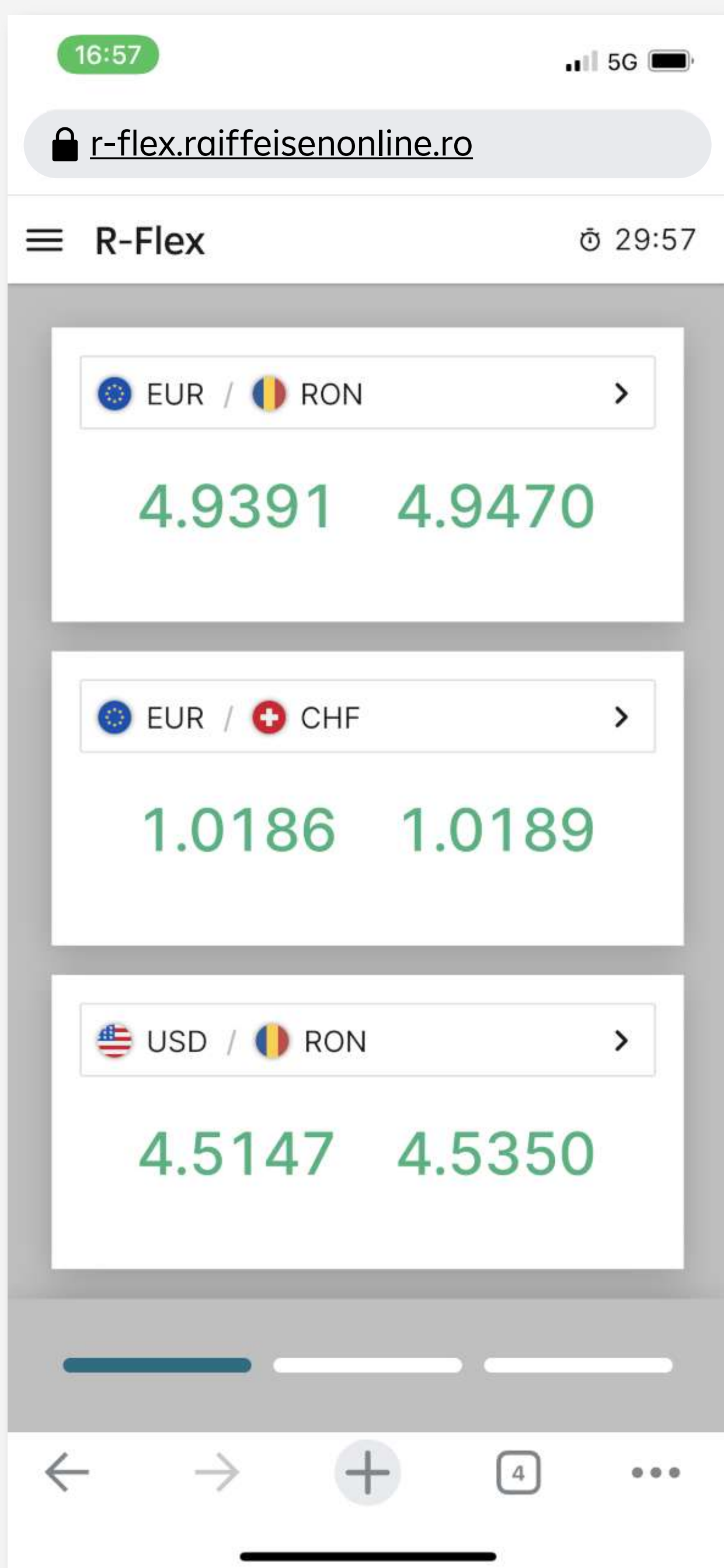
↓ **my accounts** – your
current accounts and
their available balance



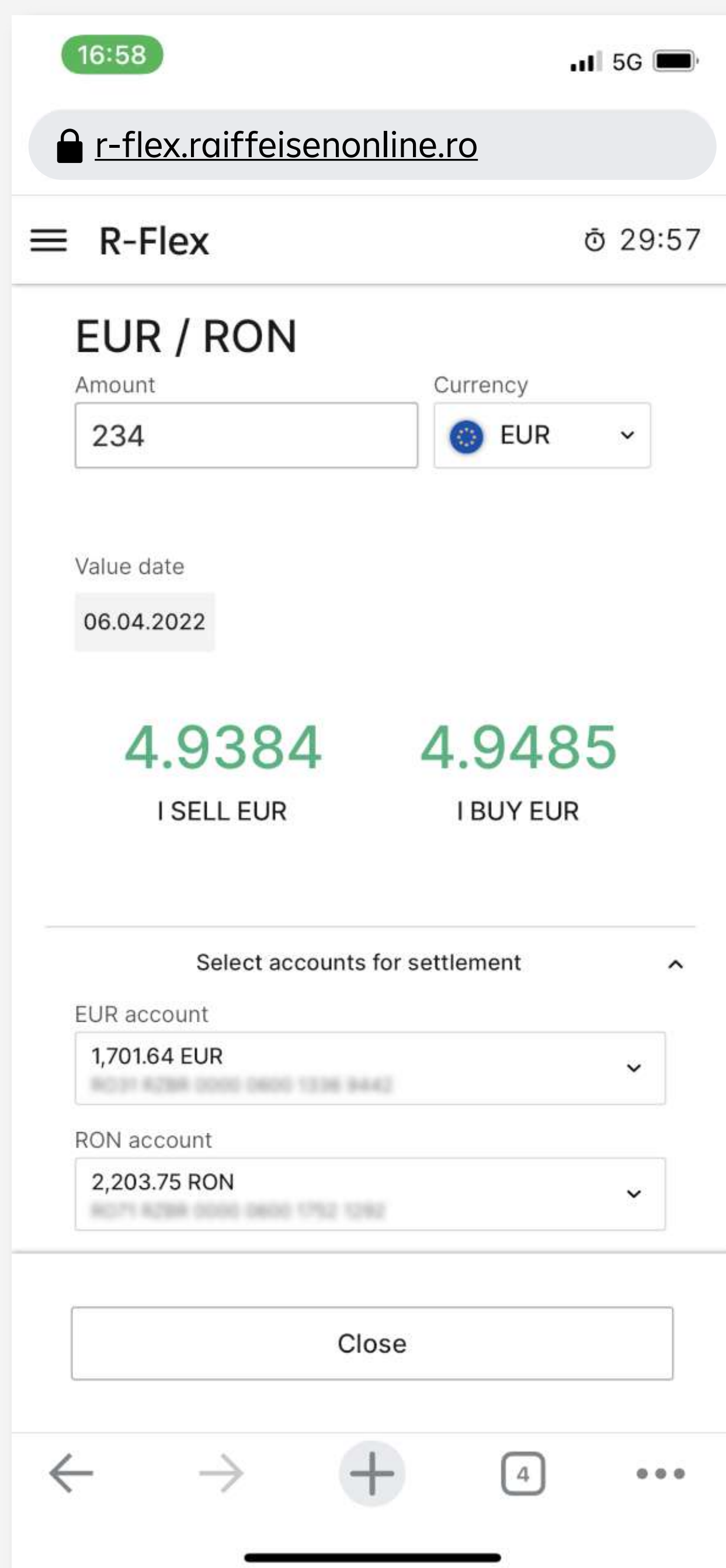


Trading with R-Flex

↓ Select the pair that you want to trade



↓ Yes, you may trade directly from the first login



You will be automatically disconnected after 30 minutes of inactivity.

↓ Enter the amount and choose your settlement accounts

16:58 5G

r-flex.raiffeisenonline.ro

R-Flex 29:57

EUR / RON

Amount: Currency:

Value date:

4.9384 I SELL EUR **4.9485** I BUY EUR

Select accounts for settlement ^

EUR account:

RON account:

↓ Confirm trading details

16:58 5G

r-flex.raiffeisenonline.ro

R-Flex 29:59

EUR / RON

Amount bought	345.00 EUR	At rate	4.9470
Amount sold	1739.5 RON	Value date	04.04.2022

Time remaining: 18 sec.



Price alerts

From now on you can set price alerts directly in the application so you don't miss any advantageous exchange rate for you.

- 1** Access the alert menu (either from the Rate Alerts button or from the bell from widget level)

R-Flex

Dashboard History

+ Rate alert

EUR / RON

Bell icon

Amount

Currency

Value date

06.12.2023

5,0034
I SELL EUR

5,0061
I BUY EUR

Select accounts for settlement

- 2** Fill in the amount, the desired price and choose method of notification (email/SMS)

New rate alert

I want to buy

1 234

EUR

I want to sell

RON

At rate

4

Notification via

E-mail SMS

E-mail


Phone number

Rate alert valid until

06/12/2023

Cancel Save rate alert

- 3** When the alert is configured, you will receive a confirmation message



New Rate Alert
has been set up correctly

You can see the detail by going to the history tab or clicking on this link

Close

- 4** In the History menu you can view the status of the alert. It can be Active (the desired exchange rate not yet reached), Done (the price level was reached), Canceled or Expired.

The screenshot shows the R-Flex interface with the History menu selected. Under the 'Rate alerts' tab, there is a table listing several alerts. The status of each alert is highlighted with a blue circle: 'ACTIVE', 'ACHIEVED', 'CANCELED', and 'EXPIRED'. Below the table, there is a pagination control showing '25' items per page and a page number '1'.

Rate alert ID	Buy currency	Sell currency	Amount	Rate	Created on	Valid until	Achieved on	Status
100000046	EUR	RON	1 234 EUR	4.0000	06.12.2023	06.12.2023		ACTIVE
100000045	EUR	RON	1 234 EUR	6.0000	06.12.2023		06.12.2023	ACHIEVED
100000044	EUR	RON	233 EUR	4.0000	06.12.2023			CANCELED
100000043	EUR	RON	1 233 EUR	5.0000	06.12.2023	05.12.2023		EXPIRED

- 5** Cancellation of the price alert is possible from the History menu by selecting respective alert

The screenshot shows a modal window for a specific rate alert. The title is 'EUR / RON'. The modal contains the following details:

- Rate alert ID: 1000046
- Created on: 06.12.2023 14:25:31
- Buy currency: EUR
- Valid until: 06.12.2023
- Sell currency: RON
- Notification type: E-mail, SMS
- Amount: 1 234 EUR
- E-mail address: *****
- Rate: 4.0000
- Phone number: *****
- Status: ACTIVE

At the bottom of the modal, there are two buttons: 'Cancel rate alert' (highlighted with a red box and a blue arrow) and 'Close' (highlighted with a yellow box).

Welcome to R-Flex!



**The platform redefining
currency trading for companies**

In this User's Guide, the terms originally written in capital letters used without being otherwise defined will have the meanings provided for in the Treasury Framework Agreement or in the Treasury Framework Agreement for operations conducted through trading platforms **(TMA)**.

1. PURPOSE OF THE SERVICE

Performing foreign exchange transactions by the Legal Representatives of the Client, with secure and restricted access by use of a username and a secret specific password, conditioned by the Bank's prior approval regarding platform access and by the acknowledgement of these provisions.

2. ACCESS TO R-FLEX

2.1. Required equipment, services and software applications for using R-Flex

Access to the platform requires the use of a computer/device equipped with an operating system approved by the Bank, access to an electronic communication network for information transfer, a subscription to a provider Internet services and communication and navigation software, installed by the Client on his personal computer, according to standard practice. The R-Flex website is designed for foreign exchange transactions offered by the Bank. The Client is solely responsible for renting it purchase of hardware/software required for accessing and using R-Flex functionalities as well as installation, maintenance, repair and connection to an electronic communication network, for Internet access (hardware and software). The Bank cannot therefore be held liable for by the Client for any direct or indirect damages, by any nature, caused to the Client, due to the equipment, the services or software applications mentioned above.

2.2. Access

2.2.1. Access to R-Flex is done by successive input of 2 codes: user name and secret password, specific to each Authorized Representative mentioned in the Annex to the TMA, provided to the Client by Bank, followed by the introduction of another security element, a SMS code received each time you connect to R-Flex. The secret password must be changed by the Client first connection to R-Flex. Username and password are confidential. The Client agrees to keep them strictly confidential and not disclose them to any third party.

2.2.2. As a security measure, access to R-Flex will be interrupted by the Bank after the erroneous 3rd input (successively, during the period of validity of the Contract) of the password. If the Client loses or forgets the secret password, he may request the Bank to provide a new secret password.

2.2.3. The Client can change his secret password at any time through the own terminal, according to the specified instructions in R-Flex. The Client must change regularly the secret password through the own terminal, according to the recommendations displayed in R-Flex. Responsibility for the confidentiality of the user name and the secret password returns exclusively to the Client. Anyone who knows this information is considered as authorized by the Client in this sense. The bank will not be held responsible for any operations performed by these persons using R-Flex. The client may also

request in writing to the Bank, if he will consider it necessary to suspend access to all R-Flex functions. The suspension will take effect immediately from the moment the Bank will receive the written request on behalf of the Client to the mailing address mentioned in the Contract, provided that the request is received within the working hours of the Bank. Any request received after this time will be resolved immediately on the next business day. The service will be resumed at the written request of the Client addressed to the Bank, on the Business Day on which the Bank will receive the request written in this regard by the Client, provided that the request to be received as part of the Bank's working schedule. Any request received after this time, will be resolved immediately, on the Next working day.

2.2.4. The client will take all necessary measures to ensure that each R-Flex user to whom the Client discloses his codes is an Authorized Representative and that this user has the right to act on behalf of the Client for any and all transactions made through R-Flex. In this regard, he will be considered an Authorized Representative, alongside the persons nominated for this purpose in the Annex to the TMA, any person / persons to whom the Client discloses username and password or any person / persons who takes possession of this information other than through the Bank, having the possibility to access and use R-Flex. The Bank will send to the Client's Authorized Representatives R-Flex access codes, consisting of username and password.

2.2.5. Any action (such as, for example, checking transactions carried out, etc.) carried out under R-Flex by successive entries of username and Client's secret password according to the procedure specified in this Guide will be considered performed by the Client and, as the case may be, with the consent of the Authorized or Legal Representative. The Client will be solely responsible for any transactions concluded, for the use of the Content and for the disclosure of any information, made as a result of the use of his/hers codes.

2.3. ACCESS CODES

The bank may periodically change personal codes (user and access password) of the Client for access to R-Flex and / or to cancel them, without notice and without limitations, especially when there is a risk to the security of the information system of the Bank or for any component or for all components of the R-Flex website (for example, when The Client has not used R-Flex for more than 6 (six) consecutive months, or in the event of unauthorized access), or when the provisions of this Guide are not complied with.

3. INTELLECTUAL PROPERTY

3.1. Any historical data, product descriptions, texts, information, data (including prices), software (standard, specific software, developed programs, etc.), graphics, still or moving images, sounds (hereinafter referred to as "Content") and, more generally, any part of R-Flex and any related documentation are protected by intellectual property rights and are and remain the exclusive property of the Bank or, as the case may be, of some third party suppliers from which the Bank purchased the rights necessary for the conclusion of this Agreement.

3.2. The Client who acquired the right to use the R-Flex under the Agreement, agrees to use the Content exclusively for the purposes of its own internal activity and within the limits specified in the TMA and in this Guide. Among other things, but without limiting enumerative, Client will not copy, display, adapt, translate, modify, rent, sell or disclose in any way and in no form Content of any person other than Authorized Representatives identified in the Annex to the TMA.

4. AVAILABLE INFORMATION

4.1. Any information available through the website <https://r-flex.raiffeisenonline.ro> about R-Flex will be subject to the terms and conditions specified on the website www.raiffeisen.ro.

4.2. Before engaging in any Transaction that could have legal or financial consequences, the Client must ensure that this decision is appropriate for his investment objectives and financial capabilities.

5. R-FLEX

5.1. R-Flex allows Authorized Client's Representatives to perform the following in real time:

- (i) foreign exchange;
- (ii) visualize current account balance.

5.2. Foreign exchange transactions may be denominated in any of the following pairs of currencies: EURRON, USDRON, GBPRON, CHFRON, PLNRON, EURUSD, EURCHF, EURGBP, USDCHF, GBPUSD, GBPCHF.

This list may be subject to changes that will be communicated to the Client by the Bank through e-mail mentioned in TMA, within 7 (seven) business days after their adoption, being opposable to the Client from the date of their communication.

The Client is required to verify the accuracy of the data he has entered in the predefined fields of the instruction before completion, recognizing that these instructions are irreversible, otherwise assuming all the risks that might be generated by these errors, including the payment of penalties.

The Bank is not obliged to keep these data for more than 6 (six) consecutive months after their registration. After this interval 6 (six) months, the Client will no longer be entitled to make any claim against the Bank in respect of such transactions.

5.3. Transactions may be concluded by the Parties on any business day.

5.4. A transaction is considered to be concluded when R-Flex creates a unique transaction identifier and the deal is logged in the list "See full history", having the status "Settled".

Upon Client access to the Trading Platform R-Flex, the Client shall be provided with the Bank's quotes for that type of transaction. These quotes vary according to the market evolution for that type of transaction. A transaction is considered accepted by the Client through confirmation / acceptance by the Client through R-Flex. The Client's nonacceptance / non-confirmation of a transaction in R-Flex does not oblige the Bank to process the transaction and offer / maintain Client the same quote for that type of transaction. If the Client does not accept / confirm a particular transaction, he may confirm another trade at a later time, at quotes available at that time.

5.5. Prior to concluding a trade, the Client wishing to conclude a trade which is not familiar to him/her or a trade that involves risks that he/she can not estimate, may ask the Bank for the necessary information. The information provided by the Bank will not be considered by the Client as an invitation to trade or as a guarantee from the Bank for the purpose of obtaining a specific profit / income / benefits. The information provided by the Bank will be of a general nature regarding the products traded through R-Flex.

5.6. The Bank is not kept liable for operations instructed by the Client which can not be processed due to insufficient funds in Client's accounts or due to other trade errors, illegal operations or enforceable provisions of the jurisdictional bodies.

6. CONFIDENTIALITY

6.1. The Parties undertake to preserve the confidentiality of all data related to Services and Transactions in accordance with the provisions of the legislation in force on professional secrecy and personal data protection. At the same time, the parties are obliged to disclose any confidential data only under the terms of the law or with the agreement of the other Party.

6.2. The Client irrevocably authorizes the Bank to provide any information regarding the Client and its relationship with the Bank departments within the Bank and the authorities legally empowered to request such information. The Bank will take all the measures required to protect the confidentiality of Client Information.

7. INTERRUPTION OF SERVICE

In the event that either the access to or the functioning of R-Flex is, for any reason, either partly or fully disrupted, the Client may access Raiffeisen Online Service - the electronic service provided by the Bank to the Client, whereby the Client can perform banking operations via the Internet. The Bank will not be liable in any way for the consequences of such interruption of access or operation of R-Flex.

8. PROOF OF TRANSACTIONS PERFORMED

8.1. According to the provisions of Article 5.4 above, which will in any case prevail, the justification of their processing records made by R-Flex informatics system at the moment of connection or execution of the transactions by the Client, represents the proof of the transactions made on the Client's accounts.

The transactions details can be found in .xls format reports that the Client can download them from R-Flex, the Client expressly consents that these reports have the value of a confirmation of the Transaction and expressly waives the presentation of this information on paper.

9. RESPONSIBILITIES

9.1. Without being in contradiction with its usual vigilance liability regarding the transaction's execution, the Bank will take reasonable

efforts regarding the reception and information issuance from and to the Client. The Bank will not be responsible for the information transmission and is not responsible for the correctness of that information. The Bank's liability is limited to the damages the Client may prove to be from the exclusive gross negligence of the Bank.

9.2. The Bank will not be responsible in case non-observance of some of its contractual obligations due to a force majeure event, especially in case of service interruption due to the information transfer or the informatics system of the Bank or the Client. Additionally, the Bank cannot be held responsible for any damage occurred due to non-observance by the Client of the provisions of article 3.1 above.

In case of force majeure, the parties will agree upon the postponement of their contractual obligations for the period the force majeure is occurring. The party invoking force major has the obligation to send the other party, documents attesting the force majeure situation in maximum 5 (five) calendar days from the occurrence of the situation (e.g. Certificate issued by the Chamber of Commerce and Industry of Romania). Unfulfillment of the notification obligation will attract the lost of one party's right to invoke exoneration. The ending of the force majeure situation will be notified in maximum 5 (five) calendar days. Each party shall make all efforts to reduce as much as possible the effects of the force majeure situation.

9.3. The Client cannot claim for damages from the Bank for any information displayed on R-Flex or for usage of this information by the Client. The Bank's responsibility with regards to information will be limited to information that is proved to be deliberately false or deliberately deceitful.

9.4. The Bank will be responsible only for gross negligence or deliberate inadequate misbehaviour regarding the reception, transmission or execution of transactions. R-Flex does not offer personalised advices to the Client, regarding the opportunity of a transaction of the Authorised Representative or any other kind of consultancy that would determine his choice. The Authorised Representative has to conclude all transactions according to his needs, arguments and knowledge. Before arranging any transaction through R-Flex the Client has to collect any relevant information regarding that specific transaction. The Client is considered to know the trading method, the manner of accessing the site, the particularities of the market and product that the Client intends to trade through R-Flex.



RFFlex

**The platform redefining
currency trading for
companies**



**Raiffeisen
Bank**

#Findyour1