FLEET MANAGEMENT CLIENT Q&A

ENGLISH

1. **What does the completion of the transaction mean? Are Raiffeisen Rent and Garanti BBVA Fleet Management now a single entity?**
   - Raiffeisen Bank has completed the acquisition of 100% of the shares in Garanti BBVA Group Romania, comprising Garanti Bank S.A., Motoractive IFN SA – financial leasing company and Motoractive Multiservices SRL – operating leasing company, from subsidiaries of Banco Bilbao Vizcaya Argentaria S.A. (BBVA). The completion of the transaction means that the acquisition has been legally completed, and Raiffeisen Bank has become the shareholder of Garanti BBVA Leasing.
   - However, integration is a separate process. During integration, companies remain separate legal entities and continue to operate separately.
   - Your products and services continue to work as before, and at this point you don't need to do anything. If a future change affects you, we will inform you clearly and in advance, through official channels.

2. **When is the integration expected to be completed?**

   The integration will take place gradually and, according to the current estimate, will be completed in the first half of 2027. Customers will be informed in advance about the relevant milestones and changes.

3. **What happens if I am a customer of both Raiffeisen Rent and Garanti BBVA Fleet Management?**

   For the time being, your relations with the two companies remain separate. The contracts concluded with each company retain their current conditions.

   Continue to use each company's channels for the products and services contracted.

4. **Will branches remain open?**

   The current branch network continues to operate, and customers do not need to do anything at this time. Any future changes regarding certain locations will be communicated in advance, along with available alternatives.

5. **Do I need to sign an addendum or a new contract?**

   No. The completion of the transaction does not require you to sign an addendum or a new contract. Your current contract remains valid.

6. **Does my contract remain valid under the same terms and conditions?**

   Your current contract remains valid.

7. **If I had already submitted a request to amend the contract, of any kind, is it still valid?**

   Yes. Requests already submitted will continue to be processed through the existing channels. You do not need to resubmit your request.

8. **Will the account into which I pay change?**

   No. At this time, the way you make your payments will not change. Please continue to use the same payment method and payment details as before. If a change becomes necessary at a later stage, you will receive an official communication with the new instructions in advance.

9. **Will the payment schedule remain the same, or will the payment due date change?**

   The payment schedule and the due dates set out in the contract remain unchanged. Any potential future change will be communicated clearly and in advance.

10. **Will the amounts or fees change?**

    No. The amounts, fees and other contractual terms will not change.

11. **Will the documents relating to the asset change? Do I need to update the vehicle registration document or insurance policy?**

    At this time, no changes will be made to the documents relating to the asset. If any document needs to be updated at a later stage, including the vehicle registration document or insurance policy, you will be informed clearly and in advance of any action required.

12. **Will my contact person (Account Manager/contract contact) or the Customer Service contact details change?**

    At this time, please continue to use your existing contact persons and communication channels. If there are any changes in the future, they will be communicated clearly and in advance.

13. **Are previously issued authorizations or approvals still valid?**

    Yes. Previously issued authorizations or approvals remain valid under the terms on which they were granted.

14. **Will the online customer portal change? Will I be able to continue using my existing login credentials?**

    At this time, please continue to use the online customer portal and your existing login credentials as before. If there are any changes in the future, they will be communicated officially and in advance, together with any action you may need to take.