

**Announcement****on the amendment of General Terms and Conditions of Credit Facility Agreements and Bank Guarantee and Letter of Credit Commission Agreements in the Small and Medium-sized Enterprise Division****effective from the 13<sup>th</sup> of January, 2016.**

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby notifies its Clients that the General Terms and Conditions of Credit Facility Agreements and Bank Guarantee and Letter of Credit Commission Agreements in the Small and Medium-sized Enterprise Division (hereinafter referred to as GTC) shall be amended with effect from the 13<sup>th</sup> of January, 2016, in accordance with the following (the amendment below is underlined):

I. The 15.1.(b) section of "15. Consideration" chapter of the GTC shall be amended as follows:

15.1. (b) administration fee – payable in an extent specified as a percentage of the full amount of the credit facility – or, if the credit facility is increased, as a percentage of such additional amount – or as a concrete amount, and due on a predetermined day following the execution of the Credit Facility Agreement, or on the first Disbursement Day, whichever is earlier and on every day of extension of the Credit Facility Agreement;

II. The 10.1.(a) section of "10. Information-provision commitments" chapter of the GTC shall be amended as follows:

[10.1. The Client shall make the following documents available to the Bank:]

(a) with respect to each fiscal year, the Client's annual financial statements (in simplified form if the Client prepares such, and in consolidated form if the Client has a Subsidiary and prepares such, and [if this is compulsory or is otherwise available] audited) and (if this is compulsory) Business Report as soon as they have been prepared, but at the latest by the deadline stipulated for their preparation in the legal regulations, which the Client also undertakes in respect of the Surety and the Collateral Provider. If the report is submitted in printed form, a copy duly signed by the Client is to be made available to the Bank. For the purposes of this section, the statements shall be deemed to have been made available to the Bank if they can be downloaded as electronic statements from the website that serves this purpose at the given time. In the case of non-business organisations, the official financial settlements prepared in the above manner upon the closing of the given business year shall be made available to the Bank;

CIB Bank Ltd.

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