

Announcement**On the amendment of the Specific Business Regulations Pertaining to Bank Accounts and Payment Transactions**

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby informs its Clients that, with effect from 7 December 2018, the following sections of the Bank's Specific Business Regulations (SBR) pertaining to Bank Accounts and Payment Transactions will be amended as follows.

1.3.2. The Bank calculates the interest paid to the Client on the basis of calendar days, according to the following formula:

$$\text{interest} = \frac{\text{principal amount} \times \text{interest rate (\%)} \times \text{number of calendar days}}{36\,000}$$

36 000

The rate of interest may be 0% or possibly a negative figure.¹

¹ applicable in respect of Framework Agreements concluded or amended on or after 21 July 2016.

3.6.2. (c) During the course of a payment made via the postal services, the delivery and the payment of the amount posted on a postal payment order shall be regulated by the rules on registered postal consignments set forth in Government Decree 335/2012. (XII. 4.) on the provision and quality requirements of postal services. The Withdrawal of a postal payment orders is possible by lot, therefore the Client is entitled to withdraw (cancel) individual lots within the batch.

CIB Bank Zrt.

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¹ 2016. július 21. napjától létrejött vagy módosított Keretszerződésekre vonatkozóan alkalmazandó.