

Announcement**On amendments to the Specific Business Regulations on Card Acceptance for Resident Companies, Non-profit Organisations and Sole Traders****effective from 26 March 2018**

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 26 March 2018 the following sections of the Bank's Specific Business Regulations on Card Acceptance for Resident Companies, Non-profit Organisations and Sole Traders are amended as follows.

V. 1.1. Value date applicable to the settlement of Card Transactions

The Bank shall provide for the crediting of the amount of the Card Transactions, less commission, to the Merchant's account kept at the Bank and specified in the Agreement, by the value date specified below.

Value date applicable to the settlement of transactions in the case of the POS service:

| Card issuer | Value date |
|--------------|--|
| CIB | No later than 12:00 on the working day following the day of the authorised Card Transaction. |
| Not CIB Bank | No later than 12:00 on the working day following the day of the authorised Card Transaction. |

Value date applicable to the settlement of transactions in the case of the eCommerce service:

| Card issuer | Value date |
|--------------|--|
| CIB | <p>In the case of a Card Transaction authorised between 00:00 and 18:00 on a banking day, no later than 12:00 on the working day following the day of the authorised Card Transaction.</p> <p>In the case of a Card Transaction authorised between 18:00 and 24:00 on a banking day or on a non-banking day, no later than 12:00 on the second banking day following the day of the authorised Card Transaction.</p> |
| Not CIB Bank | In the case of a Card Transaction authorised between 00:00 and 18:00 on a banking day, no later than 12:00 on the working day following the day of the authorised Card |

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| | <p>Transaction.</p> <p>In the case of a Card Transaction authorised between 18:00 and 24:00 on a banking day or on a non-banking day, no later than 12:00 on the second banking day following the day of the authorised Card Transaction.</p> |
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The Bank shall provide for the transfer of the amount of the Card Transactions, less commission, to the Card Acceptor's account not kept at the Bank, with the value date specified below.

Value date applicable to the transfer of transactions in the case of the POS service:

| Card issuer | Value date |
|--------------|--|
| CIB | No later than 12:00 on the working day following the day of the authorised Card Transaction. |
| Not CIB Bank | No later than 12:00 on the working day following the day of the authorised Card Transaction. |

Value date applicable to the transfer of transactions in the case of the eCommerce service:

| Card issuer | Value date |
|--------------|--|
| CIB | <p>In the case of a Card Transaction authorised between 00:00 and 18:00 on a banking day, no later than 12:00 on the working day following the day of the authorised Card Transaction.</p> <p>In the case of a Card Transaction authorised between 18:00 and 24:00 on a banking day or on a non-banking day, no later than 12:00 on the second banking day following the day of the authorised Card Transaction.</p> |
| Not CIB Bank | <p>In the case of a Card Transaction authorised between 00:00 and 18:00 on a banking day, no later than 12:00 on the working day following the day of the authorised Card Transaction.</p> <p>In the case of a Card Transaction authorised between 18:00 and 24:00 on a banking day or on a non-banking day, no</p> |

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| | later than 12:00 on the second banking day following the day of the authorised Card Transaction. |
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1. VI.4. The Bank shall provide the Merchant or the Operator designated by it with the test key necessary for testing. Following successful testing, the Bank shall send the live key by email in encrypted form to the contract person designated by the Merchant, and shall send the password associated with the live key in SMS to the Client, to the mobile phone number specified for this purpose in the Agreement.

CIB Bank Zrt.

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