

Announcement**on the amendment of the Bank Card Specific Business Regulations
for companies, other organisations and sole traders**

CIB Bank Zrt. (H-1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby informs its Clients that the following sections of the Bank's Bank Card Specific Business Regulations for companies, other organisations and sole traders (hereinafter, in respect of this section I, "SBR") shall be amended as follows with effect from 25 March 2018:

3.11. The Bank shall not be held liable for a breach of the Credit Limit and Card Use Basic Limit/Card Use Limit and of the usable balance available on the Card Coverage Account in the event that – based on the Card Company's procedural rules – the Bank Card Transaction, prior to its execution, is checked and approved not by the Bank but by the Place of Acceptance or the Card Company itself, or, in the case of a Bank Card suitable for contactless payment, in respect of transactions below the limit under 3.1.1. e), and exclusively as a consequence of this, one or more Bank Card Transactions comes to be in excess of the Card Use Basic Limit/Card Use Limit, Credit Limit, or the usable balance. Card Holder understands that in the case of a Bank Card suitable for contactless payment, in respect of transactions below the limit under 3.1.1. e), the Place of Acceptance does not always request authorisation and a coverage check from the Bank when accepting the payment. In such cases, if the account is underfunded, the Bank provides coverage for the execution of the payment, which is classed as an unauthorised loan under section 13 of the CBR.

3.12. The Bank shall not be liable for any breach of the usable balance available on the Card Coverage Account if, as a consequence of any communication or other system error in the course of the transaction, the transaction is authorised without a coverage check.

3.12 is a new clause - the other sub-clauses of section 3 will be renumbered accordingly.

If you do not accept the amendment(s), you can choose to terminate your framework agreement before the date of entry into force of the amendment(s), either in person in one of our branches or in writing, with immediate effect; if you do not do so, the Bank will assume that you have accepted the amendment(s).

CIB Bank Zrt.

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