

Announcement

on the amendments to the Specific Business Regulations Pertaining to Bank Accounts and Payment Transactions

effective from 2 December 2014, and

the Specific Business Regulations Pertaining to the CIB Internet-based Electronic Service

effective from 24 October 2014

I. CIB Bank Ltd. (1027 Budapest, Medve u. 4-14.; co. reg. no.: 01-10-041004) (hereinafter: Bank) hereby notifies its Clients that the Bank's Specific Business Regulations Pertaining to Bank Accounts and Payment Transactions shall be supplemented, with effect from 2 December 2014,

a) to include the following section:

“3.2.12 Disbursement of home-purchase allowances (allowance granted against the Cafeteria limit)

Based on a separate agreement concluded between the Bank and the Client with respect to a home-purchase-allowance disbursement service, the Client, in its capacity as employer, disburses through the Bank a non-repayable home-purchase allowance to its employees in accordance with the effective legal regulations applicable thereto (currently, pursuant to Section 2.7 of Schedule 1 of Act CXVII of 1995 on Personal Income Tax [Income Tax Act]). A home-purchase allowance may be disbursed on the basis of a one-off or batch forint Transfer order issued by the Client. Besides taking into account the general rules on Transfers, the following data must also be submitted in the following format in the Transfer order:

a) in the case of ad hoc (one-off) transfer orders:

purpose: HLRP

comment: [employee's tax identification code], [employee's name], CAFETERIA

b) in the case of a batch Transfer order:

purpose: CAL

comment: [employee's tax identification code], [employee's name]

The Client must issue a statement to the Bank pursuant to the relevant legislation – currently Article 2 (4) of Decree 15/2014. (IV. 3.) of the Ministry for National Economy – separately for each calendar year, by 31 December of the year concerned at the latest. The Client, after issuing the statement (by 31 December of the year concerned) is entitled to designate additional employees (beneficiaries) in a new statement. The Client shall issue the statement in a format specified by the Bank, on paper – provided that more than 5 private individuals are specified in the statement to whom the Client wishes to provide the allowance – (with the same data content) in MS Excel format. The Bank publishes a currently valid sample of the statement on its website (www.cib.hu). The Bank accepts statements that are issued in a manner that is different from the currently valid sample, with the proviso that (i) the

Client shall at the Bank's request issue a new statement or provide additional data and (ii) the Bank charges a separate fee for the issuing of a certificate on the basis of such statements. The Client is solely responsible for examining, pursuant to the Decree, the appropriateness of the data provided in the statement. The Client is solely responsible for examining the preconditions for the home-purchase allowance under the legal regulations.

The Bank shall issue a certificate on the disbursement of the home-purchase allowance (execution of the Transfer), separately for each employee, by 31 January of the year following the disbursement and shall send it to the Client, provided that the Client has issued the statement specified in the Decree by 31 December of the year of the disbursement."

b) The following sections shall be amended as follows, due to minor errors in the text:

1.2.3.(d)(i):

"When using the Electronic Service the Client shall sign/approve as follows in the course of applying the various user identification methods:

- (A) identification with a password: a Signature Codeword is required for the approval/signature of transactions that require a signature;
- (B) Identification with a Token: a password generated by the Token is required for the approval/signature of transactions that require a signature;
- (C) Identification with an Easy Token: a password generated by the Easy Token is required for the approval/signature of transactions that require a signature;
- (D) Identification with a CIB mobilToken: a password generated by the CIB mobilToken is required for the approval/signature of transactions that require a signature."

1.2.15.(b)(i): "in the cases specified in section 1.2.15(a)(ii)**Error! Reference source not found.**;"

c) The following sections shall be amended as follows:

"1.2.15.(c)(i) The Bank shall perform the blocking in the manner specified above, based on a request or its own decision, and in the event of repeated failed attempts to give the password or Signature Codeword, the system will automatically deny access."

"1.2.15.(c)(iv) After a reason for blocking listed in section 1.2.15 **Error! Reference source not found.** occurs, the Bank shall give the User, upon the request of the Client or the User, in the case of identification based on a password, a new password and User ID; in the case of an Easy Token, a new Easy Token, while sending a new password to the specified mobile phone number; in the case of a CIB mobilToken, a new Registration Code for re-registering the device; and in the case of a Token, a new Token device."

"1.2.15.(d)(ii) Blocking and release of the Token

If an incorrect PIN code has been entered on three successive occasions, the Token device is automatically blocked, which renders it unusable (blocking). The User to whom the Token has been issued, or the Client, may request the release of such blocking in writing, by signing the form provided by the Bank in any Branch, or via CIB24 following identification with the Telephone Identification Code. If the request is submitted in writing, the Bank shall ask for confirmation by phone that the request has indeed been submitted by the Client by calling the mobile telephone number provided by the Client. This procedure shall be governed by the relevant provisions of the above 0 section. Following the release of the Token PIN-code blocking, the use of the Token for password generation may resume.”

“1.2.15.(d)(iii) Suspension and release of the suspension of the Token/Easy Token/CIB mobilToken

If an invalid Token/Easy Token/CIB mobilToken-generated password, Log-in Password or User ID is entered several times, the system will automatically suspend access. The suspension may also be requested by the Client (i) on the form provided by the Bank, in writing, in person at the Branch, by post or by fax (in the case of a fax, by sending it to the fax number indicated on the website of the account-managing Branch) or (ii) via CIB24, if the Client wishes to limit the use of the device temporarily (e.g. the Client is unable to find the Token/Easy Token or mobile device but may find it later). If the request is submitted in writing, the Bank shall ask for confirmation by phone that the request has indeed been submitted by the Client by calling the mobile telephone number provided by the Client. If the User has repeatedly entered the device-generated password, Log-in Password and/or User ID incorrectly by mistake, and if the possibility of the user identification data's having come to the knowledge of an unauthorised party can definitely be excluded, the User may request the lifting of the suspension of the device, in writing in a Branch, by post or by fax (in the case of a fax, by sending it to the fax number indicated on the website of the account-managing Branch) or via CIB24 following identification with the Telephone Identification Code. If the request for lifting the suspension is submitted in writing, the Bank shall ask for confirmation by phone that the request has indeed been submitted by the Client by calling the mobile telephone number provided by the Client. Otherwise, the rules pertaining to the suspension of the device shall apply as appropriate.

Following the suspension, the Electronic Service used by the User will no longer be available. The User's User ID and the Login Password specified by the User for the purpose of logging in shall not change even after the Bank fulfils a request for suspension of the Easy Token. After fulfilment by the Bank of the request to lift the suspension of the CIB mobilToken, the Bank does not send a new Registration Code. After fulfilment by the Bank of the request to lift the suspension of the Easy Token, a new Log-in Password will not be sent by the Bank.”

II. Furthermore, the Bank hereby notifies its Clients that the following sections of the Specific Business Regulations Pertaining to CIB Internet-based Electronic Services shall be amended as follows with effect from 24 October 2014:

“3.3.3. Identification with an Easy Token: for logging on, the User ID, the Login Password and the password generated by the Easy Token are required, and the password generated by the Easy Token is also needed for transactions that require a signature.

with the proviso that

(a) the Login Password is given in a manner such that after receipt by the Bank of the User Annex signed by the User, the Bank sends, exclusively to the mobile telephone number provided by the User,

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number: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB

the first Login Password that the User must use, together with the User ID and the password generated by the Easy Token, in order to log into the Electronic Service system and to change the first Login Password sent by the Bank to the Login Password of the User's choice; and

(b) if the Bank is out of stock of Easy Tokens for a temporary period, then for this period the Client's choice of password-generating device is temporarily limited to the other types of password-generating device;"

"3.5.2. After the password has been changed, the User must activate his/her user rights in writing (on the form provided to the Client by the Bank, in person at the Branch, by post or by fax to the fax number of the account-managing Branch as indicated on the Bank's website) or via CIB24 after providing his/her Telephone Identification Code."

"3.5.3. In the event of an activation request made in writing, activation of the user rights shall take place within 1 Banking Day following receipt, by the Bank, of the request to this effect.

(a) Activation requests submitted by fax and mail must be confirmed by the Client with a telephone call made by the Bank to the telephone number given by the Client.

(b) The Bank is required to initiate the call, for the purpose of confirming the activation request, within 1 Banking Day following submission of the activation request.

(c) If the Client does not confirm the faxed and mailed activation request in the course of the telephone call made for the purpose of confirmation, or if the Bank cannot reach the Client at the telephone number provided by the Client within 1 Banking Day following submission of the activation request, the Bank shall not fulfil the activation request and shall not be held liable for any damages that are sustained by the Client for this reason.

(d) In the case of an activation request submitted by fax and mail, the user rights will be activated within 1 Banking Day following the confirmation of the activation request by the Client.

(e) Following activation, the Electronic Service will become accessible to the Client immediately."

"5. FORGOTTEN USER ID

5.1. Procedure in the event that a User ID is forgotten

If a User ID is forgotten, the User may request a duplicate copy of the User Annex or a reminder of the forgotten User ID. The request may be submitted in writing (on the form provided to the Client by the Bank, in person at the Branch, by post, or by fax to the fax number of the account-managing Branch as indicated on the Bank's website) or via CIB24 after providing the Telephone Identification Code. If the request is submitted in writing, the provisions of section 3.5.3 shall apply as appropriate. The User may only request a reminder of his/her own User ID and a duplicate copy of the User Annex signed by him/her. A company signatory with independent disposal rights may request the issuance of his/her own, and the User's, forgotten User ID and a copy of the User Annex.

5.2. Communication of a new Login Password

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If identification is based on a password and if the password provided by the User is forgotten, the User may request a new password for login in writing (on the form provided to the Client by the Bank, in person at the Branch, by post, or by fax to the fax number of the account-managing Branch as indicated on the Bank's website) or via CIB24 after providing the Telephone Identification Code. If the request is submitted in writing, the provisions of section 3.5.3 shall apply as appropriate. The User is required to activate his/her User rights. The User is required to change the new Login Password after the first login. Following approval, all Electronic Services used by the User will be available with the same, unchanged password. A company signatory with independent disposal rights may request the new Login Password necessary for login, on behalf of the User, via CIB24 following identification with the Telephone Identification Code. The Bank will not fulfil this request if the User is also entitled to use Electronic Services in respect of another Client."

"6.1. Time synchronisation slippage and re-synchronisation (Token/Easy Token)

The Token/Easy Token operates on the basis of the time-synchronisation principle. If the device is (several years) old and the User has not used it for a long time, it may get out of sync; in other words, a time lag may develop between the Token/Easy Token and the Token server, and as a result the Electronic Service system may perceive the generated password as an incorrect password and block access accordingly. The User may request resynchronisation in writing (on the form provided to the Client by the Bank, in person at the Branch, by post, or by fax to the fax number of the account-managing Branch as indicated on the Bank's website) or via CIB24 after identification with the help of the Telephone Identification Code. If the request is submitted in writing, the provisions of section 3.5.3 shall apply as appropriate."

"6.2 Suspension of the Token/Easy Token/CIB mobilToken

The relevant rules are contained in the Specific Business Regulations Pertaining to Bank Accounts and Payment Transactions."

"6.3.4. The request for replacement of the Token/Easy Token may be submitted in writing on the form provided by the Bank, in person at any Branch."

"6.3.5. If a new Token/Easy Token is provided, and if the User uses the Electronic Service in the name of several Clients, it is the responsibility of the User to notify the other Clients about the change in the serial number of the Token/Easy Token and the type of the password generator."

"6.4.2.a) Blocking – Return – device damaged or lost

The User may request the blocking of the Token/Easy Token in writing, in person, in a Branch on the form provided by the Bank, or via CIB24 if the Token becomes technically unusable or unreliable for a reason not attributable to the User."

"6.5. Requesting a new Login Password in the case of an Easy Token

If the User is unable to give the first password necessary for login, or in the course of using the Easy Token has repeatedly incorrectly entered the password or given the Easy Token-generated password or User ID, and for this reason the Bank has blocked access, the User may request that the Bank send a new Login Password in a text message to the mobile telephone number given by the User. The User may submit such a request in writing (on the form provided to the Client by the Bank, in person at the Branch, by post, or by fax to the fax number of the account-managing Branch as indicated on the

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Bank's website) or via CIB24 after identification with the help of the Telephone Identification Code. If the request is submitted in writing, the provisions of section 3.5.3 shall apply as appropriate. The User is required to change the new Password after the first login. A company signatory with independent disposal rights may request the new Login Password on behalf of the User via CIB24, following identification with the Telephone Identification Code. The Bank will not fulfil this request if the User is also entitled to use Electronic Services in respect of another Client."

"6.6.1. The sending of a new Registration Code by SMS, to the mobile telephone number specified by the User, may be requested by the User in writing at a Branch (on the form provided to the Client by the Bank, in person at the Branch, by post, or by fax to the fax number of the account-managing Branch as indicated on the Bank's website) or via CIB Internet Bank or CIB24 following identification with the Telephone Identification Code, if the User has repeatedly incorrectly entered the password generated by the CIB mobilToken and the Bank has blocked access, or if the User has forgotten the PIN code associated with the CIB mobilToken, or wishes to use the CIB mobilToken on another mobile device. If the request is submitted in writing, the provisions of section 3.5.3 shall apply as appropriate. Following Re-registration, the CIB mobilToken may be used again for accessing the Electronic Service."

"8.1.If there are several persons with representation rights, should the representation rights be exercised independently, the representative may, through an amendment of the Individual Agreement, withdraw the user rights of any other representative granted in respect of the Bank Accounts specified in the Individual Agreement. The amendment may be requested in writing or via CIB24 following identification with a Telephone Identification Code. Amendment requests submitted by fax – to the fax number of the account-keeping Branch, as specified on the Bank's website – are also deemed to have been made in writing.0 The amendment takes effect immediately after the recording of the amendment."

"13.4.1. The Client may at any time request from the Bank, via CIB Internet Bank, that it terminate the use of the Díjnet electronic bill management Service. The Bank shall only terminate the Díjnet electronic bill management service if the Client has no pending bills. If the Client has any pending bills, the Bank shall inform the Client in a message, accordingly, in which case the service may not be terminated until an instruction is issued regarding the payment of the pending bill, or about the rejection of such payment or, in the absence of this, until the time determined in section **Error! Reference source not found.** The Bank sends a notice about the termination via the confirmation screen. Until the termination of the Service by mutual consent is confirmed, the Service may be used under unchanged terms and conditions."

CIB Bank Zrt.

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