

**Announcement****General Corporate Banking Business Regulations****effective from 22 August 2018****amendment**

**I. 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 22 August 2018, the following sections of the Bank's General Corporate Banking Business Regulations shall be amended as follows.**

**2. DEFINITIONS**

**O-key token – from the 4<sup>th</sup> of August its new name is WithKEY token:** a functional part of the CIB Bank mobile application. The CIB Bank mobile application is a banking application that can be installed on the mobile devices specified in the User Manual. The WithKEY token is a functional application within the CIB Bank mobile application that generates a single-use password, classified as sensitive payment information, which is necessary for accessing the CIB Internet Bank and for authenticating transactions, and which is protected by a PIN code from unauthorised use.

3.10.11 the **password generator** is a device or application (software), provided by the Bank, which generates the single-use passwords necessary for identification of the User and for the electronic signing/approval of operations that require a signature. The term "password generator" comprises the Token, WithKEY token, the Easy Token and the CIB mobilToken, and may refer to the Token, WithKEY token, the Easy Token and the CIB mobilToken either individually or collectively;

15.4 The Bank shall investigate any written complaints of the Client, and the Bank shall, within 30 days or within 15 Banking Days if the written complaint is related to the Payment Services of the Bank following the receipt of the written complaint, send a letter containing its standpoint and the measures it has taken to the address specified by the Client. If the Bank is unable to respond to all the elements of the complaint related to Payment Services within 15 Banking Days for reasons beyond its control the bank shall send a temporary response to the Client which shall contain the reasons for the delay of a conclusive response and the deadline for the final response from the Bank. The deadline for the final response shall not be later than the 35th Banking Day after the receipt of the written complaint. The Bank shall not be obliged to respond to a repeated complaint submitted by the Client in respect of the same subject. The Bank shall be entitled to answer the Client's repeated complaint – provided that it is identical to the previous complaint and contains the same objections and reasons – by confirming its previous opinion (and by resending the earlier response).

**CIB Bank Zrt.****Date of publication (displaying): 17 August 2018**