

ANNOUNCEMENT

ON AMENDMENTS TO THE SPECIFIC BUSINESS REGULATIONS PERTAINING TO THE CIB INTERNET-BASED ELECTRONIC SERVICES FOR CONSUMERS AND SOLE TRADERS

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) hereby informs its Clients that with effect from 15 September 2017 the Bank's Specific Business Regulations pertaining to the CIB Internet-based Electronic Services for Consumers and Sole Traders are amended, while affecting existing Clients favourably, as follows:

Currently effective provisions	Provisions effective from 15 September 2017
<p>1. REQUESTING THE ELECTRONIC SERVICE</p> <p>1.1. Individual Agreement</p> <p>1.1.2. A condition for the conclusion of the Individual Agreement relating to the MobilCIB service and the CIB Bank mobile application is that an Individual Agreement relating to the CIB Internet Bank service shall have been entered into between the Bank and the Client.</p> <p>1.1.4. In order to perform investment (securities) transactions via the CIB Internet Bank, the Client must also have an investment account agreement. If the Client has an agreement for a service of CIB Lízing Zrt., CIB Credit Zrt., CIB Rent Zrt., CIB Invest Zrt. or CIB Ingatlanlízing Zrt., he may perform individual inquiries related to these agreements via CIB Internet Bank.</p>	<p>1. REQUESTING THE ELECTRONIC SERVICE</p> <p>1.1. Individual Agreement</p> <p>1.1.2 A condition for the conclusion of the Individual Agreement relating to the MobilCIB service, CIB Bank Online and the CIB Bank mobile application is that an Individual Agreement relating to the CIB Internet Bank service shall have been entered into between the Bank and the Client.</p> <p>1.1.4. In order to perform investment (securities) transactions via the CIB Internet Bank, the Client must also have an investment account agreement. If the Client has an agreement for a service of CIB Lízing Zrt., CIB Credit Zrt., CIB Rent Zrt., CIB Invest Zrt. or CIB Ingatlanlízing Zrt., he may perform individual inquiries related to these agreements via CIB Internet Bank or CIB Bank Online.</p>
<p>1.2. Application</p> <p>1.2.3. If the Client already has use of an Electronic Service, additional Electronic Services may be applied for in person at a Branch, as well as via CIB24; if the call is initiated by him/her, then following identification with the T-PIN, or, if the (outgoing) call was initiated by the Bank, then following a tightened identification process.</p>	<p>1.2. Application</p> <p>1.2.3. If the Client already has use of an Electronic Service, additional Electronic Services may be applied for in person at a Branch, as well as via CIB24; if the call is initiated by him/her, then following identification with the T-PIN, or, if the (outgoing) call was initiated by the Bank, then following a tightened identification process. If the Client already has use of the CIB Internet Bank, the CIB Bank mobile application may be applied</p>

	<p>for via the CIB Internet Bank, and the CIB Bank Online service may be applied for via the CIB Bank Online screen as well.</p>
<p>2. TECHNICAL CONDITIONS</p> <p>2.1.The CIB Internet Bank service is an Electronic Service available in Hungarian and English, subject to the fulfilment of the technical conditions specified on the Bank's www.cib.hu website and in the CIB Internet Bank User Manual, while the MobilCIB service is an Electronic Service available in Hungarian and English, via specified mobile devices with mobile internet capability, subject to the fulfilment of the technical conditions specified on the Bank's m.cib.hu site and in the MobilCIB User Manual.</p>	<p>2. TECHNICAL CONDITIONS</p> <p>2.1.The CIB Internet Bank service is an Electronic Service available subject to the fulfilment of the technical conditions specified in the CIB Internet Bank User Manual; the MobilCIB service is an Electronic Service available in Hungarian and English, via specified mobile devices with mobile internet capability, subject to the fulfilment of the technical conditions specified in the MobilCIB User Manual; the CIB Bank mobile application service is an Electronic Service available in Hungarian and English, subject to the fulfilment of the technical conditions specified in the CIB Bank mobile application User Manual; and the CIB Bank Online service is an Electronic Service available in Hungarian and English, subject to the fulfilment of the technical conditions specified in the CIB Bank Online User Manual.</p>
<p>3.IDENTIFICATION</p> <p>3.1. Identification methods</p> <p>3.1.2. In order to use the Electronic Service, Users classified as Consumers may identify themselves using the identification method specified in the Individual Agreement, which identification method shall mean the following.</p> <p>3.1.2.3. If the User's identification method is the <u>Easy Token-based identification method</u>, the password specified by the User and the Easy Token-generated password are required for the login, and also the Easy Token-generated password is needed for transactions that require a signature.</p>	<p>3.IDENTIFICATION</p> <p>3.1. Identification methods</p> <p>3.1.2. In order to use the Electronic Service, Users classified as Consumers may identify themselves using the identification method specified in the Individual Agreement, which identification method shall mean the following.</p> <p>3.1.2.3. If the User's identification method is the Easy Token-based identification method, the User ID, the password specified by the User and the Easy Token-generated password are required for login to the CIB Internet Bank and to MobilCIB, and also the Easy Token-generated password is needed for transactions that require a signature. If the User's identification method is the <u>Easy Token-based identification method</u>, the User ID, the Easy Token-generated password and the password specified by the User are required for login to CIB Online, and</p>

<p>3.1.3. In order to use the Electronic Service, Users classified as Sole Traders can identify themselves using the identification method specified in the Individual Agreement, which shall mean the following:</p> <p>3.1.3.3 If the User's identification method is the <u>Easy Token-based identification method</u>, the password specified by the User and the Easy Token-generated password are required for the login, and also the Easy Token-generated password is needed for transactions that require a signature.</p> <p>There was no such provision.</p> <p>3.1.3.4. If the User's identification method is the <u>CIB mobilToken-based identification method</u>, a User ID and the CIB mobilToken-generated password are required for the login, and also the CIB mobilToken-generated password is needed for transactions that require a signature.</p> <p>3.1.3.5. When using the CIB Bank mobile application the means of identifying the User is identification with the O-key token, and therefore following successful Activation, you can log into the</p>	<p>also the Easy Token-generated password is needed for transactions that require a signature.</p> <p>3.1.3. In order to use the Electronic Service, Users classified as Sole Traders can identify themselves using the identification method specified in the Individual Agreement, which shall mean the following:</p> <p>3.1.3.3. If the User's identification method is the <u>Easy Token-based identification method</u>, the User ID, the password specified by the User and the Easy Token-generated password are required for login to the CIB Internet Bank and to MobilCIB, and also the Easy Token-generated password is needed for transactions that require a signature.</p> <p>3.1.3.4. If the User's identification method is the <u>Easy Token-based identification method</u>, the User ID, the Easy Token-generated password and the password specified by the User are required for login to CIB Online, and also the Easy Token-generated password is needed for transactions that require a signature.</p> <p>Numbering is amended to 3.1.3.5.</p> <p>Numbering is amended to 3.1.3.6.</p>
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<p>CIB Internet Bank and to mobilCIB through application of the CIB O-key Token identification method only; such login requires the use of the User ID and the password generated by the CIB Bank mobile application O-key token, and, in the case of operations that require a signature, also the single-use password generated by the CIB Bank mobile application O-key token; for logging into the CIB Bank mobile application the PIN code is required.</p> <p>Identification with the O-key token is possible if the Client has a contract with CIB Bank relating to use of the CIB Bank mobile application.</p>	
<p>3.6.Login to the Electronic Service system</p> <p>3.6.2.Login with Easy Token-based identification</p> <p>3.6.2.1.If the Easy Token identification method is used, the first login takes place as follows:</p> <ul style="list-style-type: none"> - the User ID must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, - the first login password, sent by the Bank to the mobile phone number specified by the User after conclusion of the Agreement, must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, - a single-use password must then be generated using the Easy Token, - the single-use password generated using the Easy Token must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, - the first login password must then be changed. 	<p>3.6.Login to the Electronic Service system</p> <p>3.6.2.Login with Easy Token-based identification</p> <p>3.6.2.1.If the Easy Token identification method is used, the first login takes place as follows:</p> <p>3.6.2.1.1.CIB Internet Bank or MobilCIB</p> <ul style="list-style-type: none"> - the User ID must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, - the first login password, sent by the Bank to the mobile phone number specified by the User after conclusion of the Agreement, must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, - a single-use password must then be generated using the Easy Token, - the single-use password generated using the Easy Token must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, - the first login password must then be changed. <p>3.6.2.1.2. CIB Online, if the agreement for CIB Bank Online was not concluded on CIB Bank's Online login screen</p> <ul style="list-style-type: none"> - the User ID must be entered in the appropriate field of the login

	<p>screen of CIB Online,</p> <ul style="list-style-type: none"> - a single-use password must then be generated using the Easy Token, - a password generated using the Easy Token must be entered in the appropriate field - the first login password, sent by the Bank to the mobile phone number specified by the User after conclusion of the Agreement, must be entered, - the first login password must then be changed. <p>3.6.2.1.3.CIB Online, if the agreement for CIB Bank Online is not concluded on CIB Bank's Online login screen</p> <p>If the agreement for CIB Bank Online is concluded on CIB Bank's Online login screen, the first login to CIB Bank Online takes place as per section 3.6.2.2.</p>
<ul style="list-style-type: none"> - 3.6.2.2.If the Easy Token identification method is used, then all logins after the first login take place as follows: - the User ID must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, - the login password must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, - a single-use password must then be generated using the Easy Token, - the single-use password generated using the Easy Token must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB . 	<p>3.6.2.2.If the Easy Token identification method is used, then all logins after the first login take place as follows:</p> <p>3.6.2.2.1.CIB Internet Bank or MobilCIB</p> <ul style="list-style-type: none"> - the User ID must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, - the login password must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, - a single-use password must then be generated using the Easy Token, - the single-use password generated using the Easy Token must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB, <p>3.6.2.2.2. CIB Bank Online</p> <ul style="list-style-type: none"> - the User ID must be entered in the appropriate field of the login screen of CIB Online, - a single-use password must then be generated using the Easy Token,

<p>3.6.2.5. The User must comply with the provisions of the CIB Internet Bank User Manual and, if he has concluded such an agreement, the provisions of the MobilCIB User Manual.</p>	<ul style="list-style-type: none"> - in the appropriate field a single-use password must then be generated using the Easy Token, - the login password must be entered in the appropriate field of the login screen. <p>3.6.2.5. The User must comply with the provisions of the CIB Internet Bank, CIB Bank Online User Manual and, if he has concluded such an agreement, the provisions of the MobilCIB User Manual.</p>
<p>3.6.3. Login with mobilToken-based identification</p> <p>Following installation and registration of the CIB mobilToken application, login takes place as follows if the CIB mobilToken identification method is used:</p> <p>enter the User ID on the CIB Internet Bank or mobilCIB login screen,</p> <p>after the CIB mobilToken application is launched on the mobile devices, the PIN code must be entered and, once the correct PIN code has been entered, the PIN reminder question must be answered with a “Yes” if the country and flag displayed on the screen are correct, or “No” if the country and flag displayed on the screen are not correct, then the password must be generated.</p> <p>the single-use password displayed on the screen of the mobile device must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB.</p> <p>-</p>	<p>3.6.3. Login with mobilToken-based identification</p> <p>Following installation and registration of the CIB mobilToken application, login takes place as follows if the CIB mobilToken identification method is used:</p> <p>enter the User ID on the CIB Internet Bank, CIB Bank Online or mobilCIB login screen,</p> <p>after the CIB mobilToken application is launched on the mobile devices, the PIN code must be entered and, once the correct PIN code has been entered, the PIN reminder question must be answered with a “Yes” if the country and flag displayed on the screen are correct, or “No” if the country and flag displayed on the screen are not correct, then the password must be generated.</p> <p>the single-use password displayed on the screen of the mobile device must be entered in the appropriate field of the login screen of CIB Internet Bank, CIB Bank Online or mobilCIB.</p>
<p>3.6.4. Login with O-key Token-based identification</p> <p>When using the CIB Bank mobile application the means of identifying</p>	<p>3.6.4. Login with O-key Token-based identification</p> <p>When using the CIB Bank mobile application the means of identifying</p>

the User is identification with the O-key token, and therefore following successful Activation, you can log into CIB Internet Bank and to mobilCIB through application of the CIB O-key Token identification method only.

Following the installation and registration of CIB Bank mobile application and the O-key token application, the login with O-key token-based identification is as follows:

- enter the User ID on the CIB Internet Bank or mobilCIB login screen,
- launch the CIB Bank mobile application on the mobile device. After launching the application, enter the PIN code after launching the O-key token function. After successful PIN entry, the single-use password will be displayed.
- the single-use password displayed on the screen of the mobile device must be entered in the appropriate field of the login screen of CIB Internet Bank or mobilCIB.

the User is identification with the O-key token, and therefore following successful Activation, you can log into CIB Internet Bank, CIB Bank Online and to mobilCIB through the application of the CIB O-key token identification method only.

Following the installation and registration of CIB Bank mobile application and the O-key token application, the login with O-key token-based identification is as follows:

- enter the User ID on the CIB Internet Bank, CIB Bank Online or mobilCIB login screen,
 - launch the CIB Bank mobile application on the mobile device. After launching the application, enter the PIN code after launching the O-key token function. After successful PIN entry, the single-use password will be displayed.
- the single-use password displayed on the screen of the mobile device must be entered in the appropriate field of the login screen of CIB Internet Bank, CIB Bank Online or mobilCIB.

<p>10. USER RIGHTS</p> <p>10.2. With his electronic signature, the Client may request additional, not yet used Services or the modification of the used Services via CIB Internet Bank. The acceptance (confirmation) of the application by the Bank constitutes a conclusion of the Agreement or a modification of the original Agreement.</p> <p>10.8. In the case of MobilCIB and the CIB Bank mobile application, if the Users have a joint right of disposal over the account, they may not initiate transactions that require a signature.</p>	<p>10.USER RIGHTS</p> <p>10.2.With his electronic signature, the Client may request additional, not yet used Services or the modification of the used Services via CIB Internet Bank, CIB Bank mobile application or CIB Bank Online. The acceptance (confirmation) of the application by the Bank constitutes a conclusion of the Agreement or a modification of the original Agreement.</p> <p>10.8. In the case of MobilCIB, the CIB Bank mobile application and CIB Bank Online, if the Users have a joint right of disposal over the account, they may not initiate transactions that require a signature.</p>
<p>11. AMENDMENT OF THE AGREEMENT</p> <p>11.1. Amendment of the Agreement initiated by the Client</p> <p>11.1.1. The Client is entitled to initiate the amendment of the Agreement related to the Electronic Service in a Branch if the amendment relates to the following:</p> <ul style="list-style-type: none"> - setting/withdrawal of mobilCIB/the CIB Bank Mobile Application linked to an existing CIB Internet Bank service. Setting the CIB Bank Mobile Application entails changing the identification method to O-key token-based identification; <p>11.1.2. The Client is entitled to initiate the amendment of the Agreement related to the Electronic Service via CIB24 following identification with the Telephone Identification Code if he has an independent right of disposal over the Bank Account and the Settlement Account and if the amendment relates to the following.</p> <ul style="list-style-type: none"> - Setting/withdrawal of mobilCIB/the CIB Bank Mobile Application with an existing CIB Internet Bank service if it is not necessary to return the Password Generator to the Bank; setting the CIB Bank Mobile Application entails changing the identification method to O-key token-based identification 	<p>11. AMENDMENT OF THE AGREEMENT</p> <p>11.1.Amendment of the Agreement initiated by the Client</p> <p>11.1.1. The Client is entitled to initiate the amendment of the Agreement related to the Electronic Service in a Branch if the amendment relates to the following:</p> <ul style="list-style-type: none"> - setting/withdrawal of mobilCIB/the CIB Bank Mobile Application/CIB Bank Online linked to an existing CIB Internet Bank service. Setting the CIB Bank Mobile Application entails changing the identification method to O-key token-based identification; <p>11.1.2.The Client is entitled to initiate the amendment of the Agreement related to the Electronic Service via CIB24 following identification with the Telephone Identification Code if he has an independent right of disposal over the Bank Account and the Settlement Account and if the amendment relates to the following.</p> <ul style="list-style-type: none"> - Setting/withdrawal of mobilCIB/the CIB Bank Mobile Application/CIB Bank Online with an existing CIB Internet Bank service if it is not necessary to return the Password Generator to the Bank; Setting the CIB Bank Mobile Application entails changing the identification method to O-key token-based identification.

11.2.Amendment of the User Annex

The User is entitled to amend the User Annex without the consent of the Bank or Deposit Account Holder, the Main Card Holder or the Client that has concluded a financing contract with a Leasing Company belonging to the CIB Group. Following acceptance by the Bank of the User Annex signed by the User – or in the case of signing via the CIB Internet Bank, following the Bank’s confirmation of acceptance – the User may only log into the Electronic Service system using the data and identification method recorded thereon.

11.2.Amendment of the User Annex

The User is entitled to amend the User Annex without the consent of the Bank or Deposit Account Holder, the Main Card Holder or the Client that has concluded a financing contract with a Leasing Company belonging to the CIB Group. Following acceptance by the Bank of the User Annex signed by the User – or in the case of signing via the CIB Internet Bank or CIB Bank Online, following the Bank’s confirmation of acceptance – the User may only log into the Electronic Service system using the data and identification method recorded thereon.

11.AMENDMENT OF THE AGREEMENT

11.1.1. The Client is entitled to initiate the amendment of the Agreement related to the Electronic Service in a **Branch** if the amendment relates to the following:

- Setting/withdrawal of the CIB Bank Mobile Application with an existing CIB Internet Bank service; setting the CIB Bank Mobile Application entails changing the identification method to O-key token-based identification;

11.1.2. The Client is entitled to initiate the amendment of the Agreement related to the Electronic Service **via CIB24** following identification with the Telephone Identification Code if he has an independent right of disposal over the Bank Account and the Settlement Account and if the amendment relates to the following.

- Setting/withdrawal of mobilCIB/the CIB Bank Mobile Application with an existing CIB Internet Bank service if it is not necessary to return the Password Generator to the Bank; setting the CIB Bank Mobile Application entails changing the identification method to O-key token-based identification.

11.2Amendment of the User Annex

The User is entitled to amend the User Annex without the consent of the Bank or Deposit Account Holder, the Main Card Holder or the Client that has concluded a financing contract with a Leasing Company belonging to the CIB Group. Following acceptance by the Bank of the User Annex signed by the User – or in the case of signing via the CIB Internet Bank, following the Bank’s confirmation of acceptance – the User may only log into the Electronic Service system using the data and identification method recorded thereon.

11.AMENDMENT OF THE AGREEMENT

11.1.1. The Client is entitled to initiate the amendment of the Agreement related to the Electronic Service in a **Branch** if the amendment relates to the following:

- setting/withdrawal of mobilCIB/the CIB Bank Mobile Application/CIB Bank Online linked to an existing CIB Internet Bank service. Setting the CIB Bank Mobile Application entails changing the identification method to O-key token-based identification;

11.1.2. The Client is entitled to initiate the amendment of the Agreement related to the Electronic Service **via CIB24** following identification with the Telephone Identification Code if he has an independent right of disposal over the Bank Account and the Settlement Account and if the amendment relates to the following.

- Setting/withdrawal of mobilCIB/the CIB Bank Mobile Application/CIB Bank Online with an existing CIB Internet Bank service if it is not necessary to return the Password Generator to the Bank; Setting the CIB Bank Mobile Application entails changing the identification method to O-key token-based identification.

11.2Amendment of the User Annex

The User is entitled to amend the User Annex without the consent of the Bank or Deposit Account Holder, the Main Card Holder or the Client that has concluded a financing contract with a Leasing Company belonging to the CIB Group. Following acceptance by the Bank of the User Annex signed by the User – or in the case of signing via the CIB Internet Bank or CIB Bank Online, following the Bank’s confirmation of acceptance – the User may only log into the Electronic Service system using the data and identification method recorded thereon.

<p>20. SMART NOTICES SERVICE</p> <p>20.1. Service</p> <p>By using the Smart Notices Service (hereinafter: Service), the Client receives, within the CIB Bank mobile application, in the Notices menu item, a so-called “Push message” notice on the transactions related to the bank cards/retail bank accounts set by him/her.</p>	<p>20.SMART NOTICES SERVICE</p> <p>20.1.Service</p> <p>By using the Smart Notices Service (hereinafter: Service), the Client receives, within the CIB Bank mobile application, in the Notices menu item, a so-called “Push message” notice on the transactions related to the bank cards/retail bank accounts set by him/her or he/she may request notification on the repayment instalments on his/her loans</p>
<p>There was no such provision.</p>	<p>21. CIB BANK ONLINE</p> <p>21.1.Electronic Service</p> <p>CIB Bank Online is an Electronic Service provided by the Bank to the Client that is available in Hungarian and English, subject to the fulfilment of the technical conditions specified on the Bank's www.cib.hu website and in the CIB Internet Bank User Manual. CIB Bank Online is a browser-based Electronic Service.</p> <p>21.2.Requesting the service and concluding the agreement</p> <p>Clients having an independent right of disposal over the Bank Account/Payment Account/Settlement Account and using CIB Internet Bank are entitled to conclude the agreement for CIB Bank Online.</p> <p>In the case of jointly held bank accounts, the CIB Bank Online is not available to account holders having a joint disposal right.</p> <p>In addition to what is specified in the ‘Application’ section of these Specific Business Regulations, Clients having an independent right of disposal over the Bank Account/Payment</p>

Account and Settlement Account – except for jointly held accounts, if they have access to CIB Internet Bank – may also request the Service for their own use – after logging into the CIB Bank Online on the first occasion – if through their user ID they do not have a right of disposal over another account.

21.3. Technical conditions

The CIB Bank Online service is a banking application that can be used subject to fulfilment of the eligibility/technical conditions defined in the User Manual of CIB Bank Online. An active internet connection (mobile internet/wifi) is required for the use of the service.

21.4. Accounts accessible using the CIB Bank Online screen

The Electronic Service may be used, depending on the Client's choice, in connection with the Client's Bank Account(s) and investment account(s) (securities, securities safekeeping, investment customer accounts, including long-term investment accounts and retirement savings accounts) if investment (securities) transactions are requested on the Application Form.

21.5. Services accessible using the CIB Bank Online screen

A detailed description of the services that can be accessed using CIB Bank Online is contained in the CIB Bank Online User Manual and in the table of service packages; these services include in particular, but not exclusively, the following:

a) general information [exchange rates];

b) information relating to the Bank Account and investment customer account;

c) giving of transfer, book transfer and conversion orders;

d) Conclusion of a credit-facility agreement not secured by real estate, if offered by the Bank;

e) Simultaneously with the conclusion of a credit-facility agreement not secured by real estate, joining the group insurance contract related to it.

The Bank, following introduction of the CIB Bank Online, until 31 December 2018, shall continuously expand the range of accessible services. The Bank will inform Clients about the new banking services accessible via the CIB Bank Online at least 5 days before the date of introduction, both in the form of an announcement and in the form of a message send via the CIB Internet Bank. The provisions relating to the new services to be introduced will be contained in the relevant User Manual with respect to the CIB Bank Online, and the Agreement concluded with the Client shall be supplemented with these provisions.

21.6.Performance of Services

Following the identification described above, the Client may make use of the services specified in the CIB Bank Online User Manual, which services are performed by the Bank as regulated in the Agreement.

The Client understands that the Bank's computer system records the transactions signed by the Client or the User, as well as their execution. The Client recognises, until proven

otherwise, the veracity of the data recorded by the Bank, and also that this data may serve as evidence in the event of a dispute or if there is a need for proof. The Bank reserves the right to modify the format of the order screens.

The Client may view, under the relevant function of the CIB Bank Online, whether the payment orders have been accepted/performed or rejected. If the confirmation is slow in arriving owing to a technical fault, then the Bank is entitled to regard the transaction that requires a signature as not having been submitted. The Bank does not accept any liability for damage originating from failure of execution as described above.

The Bank will regard the payment orders given using the above methods of identification as approved by the Client, and will fulfil the instruction given with respect to a service specified in the CIB Bank Online User Manual using the above methods of identification as an instruction given by the Client.

The Client may record the beneficiaries of his/her payment orders in the partner list. The Client may also assign "nicknames", pre-chosen by him/her, to such beneficiaries. The 'nicknames' must be chosen by the Client in such manner as to ensure that the identity of the beneficiary designated by such name, and its bank account number, should be clearly identifiable for the Client; the Bank accepts no liability for any damage arising from a confusion of these 'nicknames'.

By using the currency converter calculator mini app, the Client can view the (sell, buy or mid) exchange rates of various

	<p>currencies against the forint as quoted by the Bank. The currency calculator only calculates rates based on the exchange rates quoted and announced by the Bank; it is intended to be indicative only, and does not take account of any special rates or other preferential terms recorded in the Client's Agreement.</p> <p>21.7.Fees, commissions and costs</p> <p>With respect to the commissions, fees and costs charged for the use of the CIB Bank Online, and for the individual services related thereto, and on the orders submitted via the app, the provisions of the latest effective List of Conditions applicable to the bank account/payment/settlement account concerned shall apply.</p> <p>The cost of the telephone line and internet used for accessing the app shall be borne by the Client.</p>
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Reason for the amendment: introduction of a new CIB Internet-based Electronic Service, CIB Online. Clients may use this service based on the agreement concluded for this purpose.

CIB Bank Zrt.

DATE OF PUBLICATION: 14.09.2017