

**Announcement****General Retail Banking Business Regulations****with effect from 22 August 2018**

**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 section of the Bank's General Retail Banking Business Regulations shall be amended as follows.**

- 15.6. The Bank shall investigate any written complaints of the Client, and 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, in writing, its standpoint regarding the complaint (including the result of the comprehensive investigation of the complaint, the measures related to the settlement, or the resolving of the cause, of the complaint, and, if the complaint is rejected, the reasons for such rejection) as well as the measures it has taken, together with a precise, easy-to-understand and unambiguous justification for such (that includes the exact text of the relevant contractual term, and that refers to any settlements made towards the Client and any other relevant information that was provided during the contractual relationship) 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.

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