

Announcement regarding modifications in the public notice entitled “General Terms and Conditions for Business and Other Organisations and Sole Traders”, effective from 1 January 2012 and 1 March 2012

I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; co. reg. no.: 01-10-041004) (hereinafter: the Bank) hereby advises its Customers that as from 1 March 2012 our public notice entitled “General Terms and Conditions for Business and Other Organisations and Sole Traders” (hereinafter: List of Conditions) will change as follows:

- 1.) In a manner unfavourable to Customers with regard to section 2 “Bank account management and payment services”, point 2.5 (Banking intermediary activity related to postal payment services), Payment orders will be amended.

The Bank will terminate the provision of paper-based postal payment services.

Payment order	0
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- 2.) Section 2 “Bank account management and payment services”, point 2.12 (Statements, certificates, receipts, fax, administration) of the List of Conditions will change as follows:

Bank information with turnover certificate	HUF 8,000
Bank information without turnover certificate	HUF 5,000

Bank information with turnover certificate	<u>HUF 6,300 + VAT</u>
Bank information without turnover certificate	<u>HUF 3,937 + VAT</u>

Reasons for the modification: in the case of points 1-2, on the basis of point 3.6.25 of the Bank’s General Terms of Business: modification of the Bank’s business policy objectives.

II. The Bank also advises its Customers that as follows as from 1 March 2012 our public notice entitled “Acceptance and Execution of Orders (Banking Timetable)” (hereinafter: Banking Timetable) will be modified as follows:

- 1.) With regard to section “HUF transfer orders via VIBER system”, the Banking Timetable will be modified in a manner favourable to Customers:

HUF transfer orders via VIBER system	bank-to-bank payment order	
order given to bank branch, BT, CIB Business Terminal, CIB Internet Bank	from 8:00 until 16.00 on Bank working days	within 2 hours from the acceptance of the order

- 2.) With regard to section “HUF transfer order abroad”, the Banking Timetable will be modified in a manner favourable to Customers:

HUF payment order to abroad	bank-to-bank payment order	
order given to bank branch, BT, CIB Business Terminal, CIB Internet Bank	until 16.00 hours on Bank working days	T day

- 3.) Section “Postal payment” of the Banking Timetable will be modified in a manner unfavourable to Customers. The Bank will terminate the provision of “paper-based postal payment services”.

The Bank hereby notifies its Customers that, as from 1 March 2012, the term “working day” will be replaced by the term “Bank working day”.

Reason for the modification: in the case of points 1-2, on the basis of point 3.3 of the Bank’s General Terms of Business, a unilateral modification implying no changes that are unfavourable to Customers. In the case of section 3, on the basis of point 3.6.25 of the Bank’s General Terms of Business: modification of the Bank’s business policy objectives

III. The Bank also advises its Customers that our public notice entitled “Acceptance and Execution of Orders (Banking Timetable), Weekend Banking Timetable for the Branches also Open on Weekends” will be modified as follows:

- 1.) As from 1 January 2012, section “foreign exchange transfer order (simple)” of the Banking Timetable will change as follows:

foreign currency payment order (clean)	bank-to-bank payment order		book transfer and transfer between own accounts	
in case of foreign currency payment order (clean) in EUR currency	bank-to-bank payment order		book transfer and transfer between own accounts	
items not to be converted				
traditional (paper-based) order given to bank branch, Business Terminal (BT) order with fax authorisation	weekend branch opening hours	next bank workday + 1 workday	weekend branch opening hours	next bank workday
through CIB Business Terminal, CIB Internet Bank, BT (automatique), mobilCIB, CIB24	continuous	next bank workday + 1 workday	continuous	prompt
items to be converted				
traditional (paper-based) order given to bank branch, Business Terminal (BT) order with fax authorisation	weekend branch opening hours	next bank workday + 1 workday	weekend branch opening hours	next bankworkday
through CIB Business Terminal, CIB Internet Bank, BT (automatique), mobilCIB, CIB24	continuous	next bank workday + 1 workday	continuous	next bank workday
in case of foreign currency payment order (clean) except in EUR and HUF currency	bank-to-bank payment order		book transfer and transfer between own accounts	
items not to be converted				
traditional (paper-based) order given to bank branch, Business Terminal (BT) order with fax authorisation	weekend branch opening hours	next bank workday + 2 workday	weekend branch opening hours	next bank workday
through CIB Business Terminal, CIB Internet Bank, BT (automatique), mobilCIB, CIB24	continuous	next bank workday + 2 workday	continuous	next bank workday
items to be converted				
traditional (paper-based) order given to bank branch, Business Terminal (BT) order with fax authorisation	weekend branch opening hours	next bank workday + 2 workday	weekend branch opening hours	next bank workday
through CIB Business Terminal, CIB Internet Bank, BT (automatique), mobilCIB, CIB24	continuous	next bank workday + 2 workday	continuous	next bank workday
urgent FX payment order in currency officially listed by Bank (T+1) (In EUR currency expected execution time is T+1 workday in case of foreign currency payment order (clean), therefore the T+1 day payment order in EUR currency is not considered as urgent payment order.)	bank-to-bank payment order		book transfer and transfer between own accounts	
items not to be converted				
traditional (paper-based) order given to bank branch, Business Terminal (BT) order with fax authorisation	weekend branch opening hours	next bank workday + 1 workday	--	--
through CIB Business Terminal, CIB Internet Bank, BT (automatique), mobilCIB, CIB24	continuous	next bank workday + 1 workday	--	--
urgent FX payment order (T)	bank-to-bank payment order (only in EUR, USD, GBP, CAD currency)		book transfer and transfer between own accounts	
items not to be converted				
traditional (paper-based) order given to bank branch, Business Terminal (BT) order with fax authorisation	weekend branch opening hours	next bank workday	--	--
through CIB Business Terminal, CIB Internet Bank, BT (automatique), mobilCIB, CIB24	continuous	next bank workday	--	--

Reason for the modification: in the case of section 1, modification of the relevant statutory regulation: amendment of Decree 18/2009 (VIII. 6.) of MNB on the implementation of payment transactions, as from 1 January 2012.

- 2.) As from 1 March 2012, the section “Postal payment” will be modified in a manner unfavourable to Customers. The Bank will terminate the provision of “paper-based postal payment services”.

The Bank hereby notifies its Customers that, as from 1 March 2012, the term “bank working day” and “working day” will be replaced by the term “Bank working day”.

Reason for the modification: In the case of section 2, on the basis of point 3.6.25 of the Bank’s General Terms of Business: modification of the Bank’s business policy objectives.

Further details on the modification are available at our branches and on our website: www.cib.hu. Please note that you have the possibility to reject the modification and to simultaneously terminate your framework agreement concluded with the Bank, provided that you notify the Bank about this intention in writing - either personally at our branch or in writing - prior to the modification’s coming into effect.– In this case, termination will be immediate and free from fees, costs and other charges, apart from the normal fees related to basic obligations. The Bank shall deem that you have accepted the modification, unless you notify the Bank in accordance with the above provisions, prior to the modification’s entering into effect.