

Announcement
on the amendment of the
General Corporate Business Regulations and the Specific Business Regulations pertaining to CIB's
Internet-Based Electronic Services,
with effect from 28 March 2014.

I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) hereby notifies its Clients that the sub-section below of Section 21 pertaining to the special amendment of Internet-based Electronic Services of the Bank's **General Corporate Business Regulations** shall be amended with effect **from 28 March 2014**, in accordance with the following (the amended text appears in bold, underlined characters):

21.7. If the amendment with the content determined above is not executed up to and including **31 May 2014** at the latest, and within this period – if the Client or the User has acknowledged the Information via the CIB Internet Bank interface – within 60 calendar days following acknowledgement of the Information by the Client, the Bank shall be entitled to restrict the Electronic Service in respect of these Clients. With respect to the time of acknowledgement of the information, the Bank's records are definitive. When imposing a restriction due to a failure to carry out the compulsory change of identification method, and during the period of such restriction, the following services may be used by the Client without restriction:

21.7.1. the User will still be able to log into the Electronic Service systems at any time;

21.7.2. the Client, using the CIB Internet Bank service, may switch to identification with a CIB mobilToken from the password identification method, and may activate it;

21.7.3. the User shall be entitled, depending on the type of Electronic Service used, to query information on accounts, cards, existing direct debit authorisations, forward-dated transfer orders and standing orders, existing deposits and securities, and CIB mobile banking contracts.

The services available for the User during a period of restriction due to a failure to carry out the compulsory change to the password-based identification method can be viewed in the annex to the Manuals Related to the CIB Internet Bank and mobilCIB Electronic Services entitled Service Packages and Functions List, and in the notice in this regard that is displayed in the bank Branches. The restriction due to a failure to carry out the compulsory change to the password-based identification method shall be automatically lifted if the Agreement amendment defined in this section is executed between the Bank and the Client in respect of the given User.

II. The Bank further notifies its Clients that the sub-section below of Section 3, titled Identification, of the Bank's **Specific Business Regulations pertaining to CIB's Internet-based Electronic Services** shall be amended with effect **from 28 March 2014**, in accordance with the following (the amended text appears in bold, underlined characters):

3.3.1. Password identification method: for logging into the system, a system-generated User ID consisting of six alphanumeric characters, and a Login Password, are required, while for the approval/signing of transactions that require a Signature, a Signature Code Word is needed.

with the proviso that in the case of new Agreements concluded after 1 November 2007 – unless the Client has requested only the "Querying", the "Data Entry" or the "Querying & Data Entry" Service Package – this method of identification may not be selected, and existing Agreements may not be amended to stipulate the Password identification method. Following **31 March 2014**, only the transactions specified in section 21.7 of the CBR can be executed through the application of this identification method.

We inform our Clients that the announcement of the amendment has taken place based on the Bank's General Corporate Business Regulations, as a not unfavourable amendment as per Section 20.1.3, titled Not unfavourable amendment.

CIB Bank Zrt.

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