



Announcement

on the amendment of the Specific Business Regulations on Bank Cards for companies, other organisations and sole traders,

effective from 6 May 2014.

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) hereby notifies its Clients that Section 4.3 of the Bank's Specific Business Regulations on Bank Cards for companies, other organisations and sole traders shall be amended with effect from 6 May 2014, in accordance with the following (the amended text appears in underlined italics):

4.3. The Bank hands over the Bank Card to its authorised recipient in an inactive state. The Client is entitled to activate (validate) all Bank Cards associated with his/her Bank Account, while the Card Holder is only entitled to activate the Bank Card made to his/her name, within the validity period of the Bank Card. *The Client is entitled to authorise a third party to activate the Bank Card.* Validation (activation) of the Bank Card may take place through the following channels: at bank branches, via CIB24 after giving the Telephone ID Code, using CIB Internet-based Electronic Services, in accordance with the procedures set out in the relevant User Manual. Activation of the Bank Card takes place no later than within one Banking Day from receipt by the Bank of the request in this regard.

CIB Bank Zrt.

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