

Announcement on the amendment of

Small Business Supplemental List of Terms for Business and Other Organizations, Sole Proprietors and Individual Lawyers (CIB Partner Start Entrepreneurial Account Package, CIB Partner Medium Entrepreneurial Account Package, CIB Partner Maximum Entrepreneurial Account Package, CIB Partner Accounting Entrepreneurial Account Package) condition list.

effective from 09st January 2020

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) hereby informs its Honorable Clients that the above List of Conditions will be unilaterally amended by the Bank on 09 January 2020, which changes will be posted on 08.01.2020. day.

Reason for this change: A technical correction has been made to the above-mentioned List of Conditions document (some fees have been lowered for some account types) compared to the version previously posted on October 14, 2019 by European Parliament and Council 924/2009 Regulation (EC) No 2019/518 of 19 March 2019, in particular with regard to the harmonization of cross-border transaction fees in euro within the EEA. Details of the technical correction can be found in the attached sections of the Condition Lists, which contain strikethrough, highlighting the change and / or addition **in bold type**.

The Lists of Conditions and the Banking Timetables can be found at www.cib.hu website or in any of CIB branches.

Date of publication (display in branches): 08st January 2020

CIB Bank Zrt.

Appendix:

Supplementary list of conditions for small entrepreneurs for business and other organisations sole traders and freelance lawyers sole traders CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs, CIB Partner account package for freelance accountants CIB Bank Ltd. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that Lists of Conditions mentioned above will be amended with effect from 09st January, 2020. The details of modification can be found in Lists of Conditions attached as appendix. All the changes are showed with bold, the deleted parts with strikethrough, the provisions of the points affected by the amendment, which are not referred to below, remain unchanged.

Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants	2.677%, min. HUF 1 656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 644 0,213% + HUF 319	2.677%, min. HUF 1 656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 644 0,213% + HUF 319
CIB Partner Maximum account package for entrepreneurs	2.677%, min. HUF 1656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,192% + HUF 319	2.677%, min. HUF 1656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,192% + HUF 319

At a third-party financial institution abroad	EUR 10,69 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,32 %, min. 2,12 EUR	USD 16,04 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,32 %, min. 2,66 USD
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Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants and CIB Partner Maximum account package for entrepreneurs	2.677%, min. EUR 5,33 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.213%, min. 1,05 EUR	2.677%, min. USD 6,41 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.213%, min. 1,32 USD
CIB Partner Maximum account package for entrepreneurs	2.677%, min. EUR 5,33 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.192%, min. 1,05 EUR	2.677%, min. USD 6,41 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.192%, min. 1,28 USD