

## **Announcement on the amendment of**

**„General List of Conditions for Business and Other Organisations and Sole Traders”,  
„General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank  
Account Plus”,  
„General List of Conditions for Business and Other Organisations, and within this for Customers  
Using Corporate Banking and Structured Finance Services, CIB Bank Account Plus”,  
“List of Conditions for Non-Resident Business Organisations”**

**effective from 29<sup>th</sup> March, 2018**

- I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the related provisions of the following points and the related endnotes of lists of conditions entitled the „General List of Conditions for Business and Other Organisations and Sole Traders”, the „General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account Plus” and “General List of Conditions for Business and Other Organisations, and within this for Customers Using Corporate Banking and Structured Finance Services, CIB Bank Account Plus” will be amended from 29<sup>th</sup> March, 2018 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

I.2. Bank card use		
	Visa Compact Business Card	Visa Business Card (HUF)
♦ CIB Travel Protection <sup>23</sup>	may be requested optionally, HUF 3 490/year	automatically linked free of charge
♦ <u>CIB Travel Protection Business package for 18-70 year-old Customers<sup>24</sup></u>	<u>may be requested optionally,</u> <u>HUF 4 880 / year</u>	<u>automatically linked free of charge</u>
♦ <u>CIB Travel Protection Business package for 70-75 year-old Customers<sup>24</sup></u>	<u>may be requested optionally,</u> <u>HUF 9 720 / year</u>	

	Visa Business Card (EUR-based)	Visa Business Card (USD-based)
♦ CIB Travel Protection <sup>23</sup>	automatically linked free of charge	automatically linked free of charge
♦ <u>CIB Travel Protection Business package for 18-70 year-old Customers<sup>24</sup></u>	<u>automatically linked free of charge</u>	<u>automatically linked free of charge</u>
♦ <u>CIB Travel Protection Business package for 70-75 year-old Customers<sup>24</sup></u>		

23 CIB Travel Protection service is provided by Colonnade Insurance S.A. Hungarian Branch. CIB Travel Protection can be applied for until 30th June, 2018, including that day. In the case of insurance relationships established before 1st July, 2018, the CIB Travel Protection service automatically linked to VISA Business Bank Card will be terminated on 30th June, 2018 at the annual turnover of the bankcard, the CIB Travel Protection Business Package provided by Aegon Hungary Composite Insurance Closed Company Ltd. (according to endnote 24) will be automatically enter into force with the termination of travel insurance provided by Colonnade Insurance S.A. Hungarian Branch (CIB Travel Protection), from 0 a.m. on the day following the termination. The CIB Travel Protection Service, which is optionally linked to VISA Compact Business Bank Cards, will expire on 30th June, 2018 at midnight on the bankcard.

24 CIB Travel Protection Business package service available for VISA Compact Business Bank Cards from 29th March, 2018. The CIB Travel Protection Business package service is provided by Aegon Hungary Composite Insurance Closed Company Ltd.

CIB Bank's ATMs issue a maximum of 20 banknotes per Bank Card Transaction in a maximum value of HUF 200,000, subject to the availability at the given time, in the ATM, of the banknote denominations and number of banknotes concerned. The Bank's ATMs issue HUF 1,000 and HUF 10,000 denominations. In the following listed Bank's ATMs issue HUF 20,000 HUF denominations in addition to HUF 1,000 and HUF 10,000 denominations, a maximum of 20 banknotes per Bank Card Transaction in a maximum value of HUF 200,000 (marking of this function on the following listed ATMs): 9021 Győr, Aradi vértanúk útja 10.; 6720 Szeged, Kiss Menyhért u. 1. ; 1043 Budapest, István u. 8.; 1024 Budapest, Petrezselyem u. 2-8.; 2040 Budaörs, Kinizsi út 1-3.; 1033 Budapest, Flórián tér 6-9.- Flórián Üzletközpont; 1117 Budapest, Októberhuszonharmadika utca 6-8. - Allee Skála; 1148 Budapest, Örs vezér tér 24.; 2045 Törökbálint, Bajcsy-Zs. u. 75.; 4025 Debrecen, Piac u. 1-3.; 2100 Gödöllő, Szabadság tér 16-17.; 1027 Budapest, Medve u. 4-14.; 1027 Budapest, Gábor Áron u. 74-78. - Rózsakert Üzletház; 8000 Székesfehérvár, Palotai út 6. - Fehérpalota üzletház; 1024 Budapest, Lövház u. 7-9.; 1036 Budapest, Bécsi út 154. - Eurocenter; 6500 Baja, Déri Frigyes sétány 1-3.; 1064 Budapest, Teréz krt. 21.; 1055 Budapest, Szent István krt. 15.; 1149 Budapest, Bosnyák tér 9.; 1203 Budapest, Kossuth L. u. 21-29.; 1191 Budapest, Vak Bottyán u. 75. A-C – KÖKI; 3525 Miskolc, Déryné u. 11.; 4400 Nyíregyháza, Hősök tere 7; 8000 Székesfehérvár, Távirada u. 2/b; 2120 Dunakeszi, Casalgrande tér 4.; 1211 Budapest, Kossuth L. u. 82.; 1094 Budapest, Ferenc krt. 15.; 8600 Siófok, Szabadság tér 15.; 9700 Szombathely, Fő tér 33.; 2400 Dunaújváros, Dózsa Gy. u. 2.; 7621 Pécs, Irgalmasok u. 3/1.

CIB Bank's ATMs always issue the highest banknote denominations which are available in the ATMs.

## 7. CARD ACCEPTANCE

For companies and sole traders

### 7.1. Physical POS terminal

<ul style="list-style-type: none"> <li>Standard value day for settlement of transactions<sup>18</sup> (except for cards issued <b>not</b> by CIB Bank)</li> </ul>	<p>within 3 bank working days</p> <p><u>At the latest until 12:00 on the working day following the day of the card transaction authorization</u></p>
<ul style="list-style-type: none"> <li>Value day for settlement of transactions – in the case of bank cards issued by CIB Bank</li> </ul>	<p>At the latest until 12:00 on the working day following the day of the card transaction authorization</p>

### 7.2. E-Commerce

<ul style="list-style-type: none"> <li>Standard value day for settlement of transactions<sup>18</sup> (except for cards issued <b>not</b> by CIB Bank)</li> </ul>	<p>within 3 bank working days</p> <p><u>No later than 12:00 noon on the working day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 00:00 to 18:00 on Banking Day.</u></p> <p><u>No later than 12:00 noon on the second Banking Day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 18:00 to 24:00 on a Banking Day or on a Non-Banking Day.</u></p>
<ul style="list-style-type: none"> <li>Value day for settlement of transactions – in the case of bank cards issued by CIB Bank</li> </ul>	<p>At the latest until 12:00 on the working day following the day of the card transaction authorization</p> <p><u>No later than 12:00 noon on the working day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 00:00 to 18:00 on Banking Day.</u></p> <p><u>No later than 12:00 noon on the second Banking Day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 18:00 to 24:00 on a Banking Day or on a Non-Banking Day.</u></p>

<sup>18</sup> Counted from the first banking day following the transaction date

Because of deletion of the 18th endnote and other technical reasons, the numbering of the following endnotes will be modified as follows:

- ~~19~~ 18 The Bank repays the amount of the connection fee to the card-accepting merchant if the gross turnover from internet card acceptance reaches HUF 1,000,000 (one million) within 1 year from live launch.
- ~~20~~ With effect from 15 September 2011, the option of Cash Withdrawal with a Credit Card at the cash desks of CIB Bank's branches has been terminated.
- ~~21~~ A credit limit modification fee will be charged for a modification made by the Customer that affects the amount of the credit limit under the Credit Card Agreement; the fee is due at the time that the modification affecting the credit limit under the Credit Card Agreement goes into effect.
- ~~22~~ In the case of rollover dates prior to 20 November 2009, the minimum repayable amount is determined as 10% of the debt outstanding during the grace period. From 20 November 2009, on the rollover day of 20 November 2009 and in the case of rollover days subsequent to that, the minimum repayable amount is determined as 5% of the debt outstanding during the grace period, but minimum HUF 3000.
- ~~23~~ in the case of companies and other organisations.
- ~~24~~ In the case of customers falling under the definition of Sole Trader as specified in the Definitions section of the latest applicable General Contractual Conditions of the Retail Division.
- ~~25~~ From the going into effect of the Credit Card Agreement, the commission that is charged quarterly, based on the Bank's investigation, if the Client has failed to achieve the pro-rata portion of the turnover undertaken, on the difference between the expected and the achieved account turnover, i.e. on the shortfall in account turnover.
- ~~26~~ 19 Service is not yet available in CIB Bank mobile application and CIB Bank Online. After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
- ~~27~~ 20 Until 30th June, 2018 the registration fee of the CIB Bank mobile application is HUF 0.
- ~~28~~ 21 PDF statement with electronic signature and time stamp. The fee is applicable in case of on contracts /contract modification made from 31st March 2017. It is exclusively for clients with Business Terminal.
- ~~29~~ 22 Only charged in case of transfer orders based on a bilateral agreement on the use of Customs duty payment order service. The Customs duty payment order service is available from 3rd January, 2018.

**II. The related provisions of the following point of list of conditions entitled the "List of Conditions for Non-Resident Business Organisations" will be amended from 29<sup>th</sup> March, 2018 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

**5.1. Bank card types**

	<b>Visa Business Card</b>	<b>Visa Business Card</b>
	<b>HUF-based</b>	<b>USD-based</b>
<b><u>Chartis Travel Insurance</u></b> <b><u>CIB Travel Protection Business</u></b> <b><u>package</u></b>	<b>automatically</b> <b>linked free of charge</b>	<b>automatically</b> <b>linked free of charge</b>

- The CIB Travel Protection Business package service is provided by Aegon Hungary Composite Insurance Closed Company Ltd..
- In respect of Cash Withdrawal with a Bank Card from ATMs operating in the territory of Hungary but dispensing currency other than HUF, the Bank charges the fee associated with Cash Withdrawal with a Bank Card abroad. CIB Bank's ATMs issue a maximum of 20 banknotes per Bank Card Transaction in a

maximum value of HUF 200,000, subject to the availability at the given time, in the ATM, of the banknote denominations and number of banknotes concerned. The Bank's ATMs issue HUF 1,000 and HUF 10,000 denominations. In the following listed Bank's ATMs issue HUF 20,000 HUF denominations in addition to HUF 1,000 and HUF 10,000 denominations, a maximum of 20 banknotes per Bank Card Transaction in a maximum value of HUF 200,000 (marking of this function on the following listed ATMs): 9021 Győr, Aradi vértanúk útja 10.; 6720 Szeged, Kiss Menyhért u. 1. ;1043 Budapest, István u. 8.; 1024 Budapest, Petrezselyem u. 2-8.; 2040 Budaörs, Kinizsi út 1-3.; 1033 Budapest, Flórián tér 6-9.- Flórián Üzletközpont; 1117 Budapest, Októberhuszonharmadika utca 6-8. - Allee Skála; 1148 Budapest, Örs vezér tér 24.; 2045 Törökbálint, Bajcsy-Zs. u. 75.; 4025 Debrecen, Piac u. 1-3.; 2100 Gödöllő, Szabadság tér 16-17.; 1027 Budapest, Medve u. 4-14.; 1027 Budapest, Gábor Áron u. 74-78. - Rózsakert Üzletház; 8000 Székesfehérvár, Palotai út 6. - Fehérpalota üzletház; 1024 Budapest, Lövőház u. 7-9.; 1036 Budapest, Bécsi út 154. - Eurocenter; 6500 Baja, Déri Frigyes sétány 1-3.; 1064 Budapest, Teréz krt. 21.; 1055 Budapest, Szent István krt. 15.; 1149 Budapest, Bosnyák tér 9.; 1203 Budapest, Kossuth L. u. 21-29.; 1191 Budapest, Vak Bottyán u. 75. A-C – KÖKI; 3525 Miskolc, Déryné u. 11.; 4400 Nyíregyháza, Hősök tere 7; 8000 Székesfehérvár, Távirda u. 2/b; 2120 Dunakeszi, Casalgrande tér 4.; 1211 Budapest, Kossuth L. u. 82.; 1094 Budapest, Ferenc krt. 15.; 8600 Siófok, Szabadság tér 15.; 9700 Szombathely, Fő tér 33.; 2400 Dunaújváros, Dózsa Gy. u. 2.; 7621 Pécs, Irgalmasok u. 3/1.

CIB Bank's ATMs always issue the highest banknote denominations which are available in the ATMs.

If you do not accept the amendment, you have the option, by the day prior to the effective date, to terminate the framework agreement in person at a branch or in writing, with immediate effect, and free of charge, otherwise the Bank will regard as if you have accepted the amendment.

CIB Bank informs its Clients that the changes are valid for the above mentioned List of Conditions effective from 25<sup>th</sup> April, 2018, and the same changes are also shown in those versions of lists of conditions which are specified above and which will be effect from the 25<sup>th</sup> April, 2018 (changes announced on the 123<sup>rd</sup> February, 2018).

The List of Conditions can be found at [www.cib.hu](http://www.cib.hu) website or in any of CIB branches.

**Date of publication (display in branches): 29<sup>th</sup> March, 2018**

**CIB Bank Ltd.**