

## **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 Business and Other Associations CIB Electronic Business Account keeping package”,**

**“List of Conditions for Business and Other Associations CIB Electronic Business Account Plus keeping package”,**

**„List of Conditions for Business and Other Associations CIB Premium Account keeping package”,**

**„List of Conditions for Business and Other Associations CIB Premium Account Plus keeping package”,**

**“List of Conditions for Non-Resident Business Organisations”,**

**and the Annexes of these Condition Lists**

**“Acceptance and Execution of Orders (Banking Timetable)”,**

**“Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days”,**

**“Acceptance and Execution of Orders (Banking Timetable) Weekend Banking Timetable for Branches that are also open at Weekends”**

**effective from 12<sup>th</sup> June 2020**

CIB Bank Zrt. (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 12th June 2020. The details of modification can be found in relevant sections of the Lists of Conditions, that are attached as appendix. All the changes are showed with italic letters and underline, the deleted parts with strikethrough.

Reasons for the changes: Introduction of new Services, Technical modification

In case of Customers (those that cannot be categorized as Sole Traders or Consumers) related to the Bank's General Corporate Business Regulations, the reason for the amendment of the Lists of Conditions is point 20.2.20 of the Bank's General Corporate Business Regulations.

1. The 20.2.20. of Bank's General Corporate Business Regulations:

Introduction of new Services provided to Clients, cancellation or suspension of an existing Service;

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.

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

Date of publication (display in branches): 5<sup>th</sup> June 2020

CIB Bank Ltd.

## Appendix:

- 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 list of conditions entitled the „General List of Conditions for Business and Other Organisations and Sole Traders” will be amended from 12<sup>th</sup> June, 2020 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

### 2.1 Forint transfer within Hungary

|  |                        |
|--|------------------------|
| ♦ <b>Bill payment in the “Dijnet” system (domestic HUF transfer) via the Internet Bank, <u>CIB Bank mobile application, CIB Bank Online</u></b>  | Commission-free        |
| <b>2.6 FCY transfer, HUF transfer abroad</b>   |                        |
| ♦ <b>Bank-to-bank FCY transfer, HUF transfer abroad</b><br>From 1st November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.                 |                        |
| In paper format, Electronic Signature Pad, CIB 24  | 4,99 ‰, min. USD 59,38 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**  | 3,19 ‰, min. USD 44,29 |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>19</sup>  | 3,49 ‰, min. USD 40,88 |
| CIB Business Online  | 3,49 ‰, min. USD 40,88 |
| CIB TPP channel  | 3,49 ‰, min. USD 40,88 |
| ♦ <b>SEPA transfer, other EUR transfer within EEA (Target)</b><br>From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service. |                        |
| SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)  |                        |
| In paper format, Electronic Signature Pad  | 6,3 ‰, min. HUF 1 301  |
| CIB 24   | 4,99 ‰, min. HUF 759   |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**  | 5 ‰, min. HUF 580      |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>19</sup>  | 5,58 ‰, min. HUF 628   |
| CIB Business Online  | 5,58 ‰, min. HUF 628   |
| CIB TPP channel  | 5,58 ‰, min. HUF 628   |
| Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)  |                        |
| In paper format, Electronic Signature Pad, CIB 24  | 4,61 ‰, min. 53,22 EUR |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**  | 2,26 ‰, min. 39,70 EUR |

|   |                        |
|---|------------------------|
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online               | 2,47 ‰, min. 36,63 EUR |
| CIB Business Online   | 2,47 ‰, min. 36,63 EUR |
| CIB TPP channel   | 2,47 ‰, min. 36,63 EUR |
| <b>♦ Intra-bank FCY transfer</b>  |                        |
| In paper format, Electronic Signature Pad, CIB 24                             | 1,36 ‰, min. USD 71,03 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**                             | 0,41 ‰                 |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>19</sup> | 0,91 ‰                 |
| CIB Business Online   | 0,91 ‰                 |
| CIB TPP channel   | 0,91 ‰                 |

19 In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31st December, ~~2019~~ 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**II. 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, 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 12th June 2020 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

5.3. Transaction Fee

Bill payment in the “Dijnet” system (domestic HUF transfer) – using the Internet Bank, CIB Bank mobile application, CIB Bank Online

|   |                        |
|---|------------------------|
| <b>2.1 Forint transfer within Hungary</b>   |                        |
| ♦ Bill payment in the “Dijnet” system (domestic HUF transfer) – via the Internet Bank, <u>CIB Bank mobile application, CIB Bank Online</u> *                              | Commission-free        |
| <b>2.6 FCY transfer, HUF transfer abroad</b>  |                        |
| ♦ <b>Bank-to-bank FCY transfer, HUF transfer abroad*</b><br>From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system. |                        |
| In paper format, Electronic Signature Pad, CIB 24   | 3,39 ‰, min. USD 28,31 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**   | 2,12 ‰, min. USD 28,31 |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>19</sup>   | 2,12 ‰, min. USD 28,31 |

|   |                        |
|---|------------------------|
| CIB Business Online   | 2,12 ‰, min. USD 28,31 |
| CIB TPP channel   | 2,12 ‰, min. USD 28,31 |
| <b>♦ SEPA transfer, other EUR transfer within EEA (Target)*</b><br>From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service. |                        |
| SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)   |                        |
| In paper format, Electronic Signature Pad,  | 3,57 ‰, min. HUF 678   |
| CIB 24  | 2,76 ‰, min. HUF 542   |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**   | 2,4 ‰, min. HUF 340    |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>19</sup>   | 2,4 ‰, min. HUF 340    |
| CIB Business Online   | 2,4 ‰, min. HUF 340    |
| CIB TPP channel   | 2,4 ‰, min. HUF340     |
| Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)   |                        |
| In paper format, Electronic Signature Pad, CIB 24   | 3,13 ‰, min. EUR 25,37 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**   | 1,5 ‰, min. EUR 25,37  |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>19</sup>   | 1,5 ‰, min. EUR 25,37  |
| CIB Business Online   | 1,5 ‰, min. EUR 25,37  |
| CIB TPP channel   | 1,5 ‰, min. EUR 25,37  |
| <b>♦ Intra-bank FCY transfer*</b>   |                        |
| In paper format, Electronic Signature Pad, CIB 24   | 1,19 ‰, min. USD 22,63 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**   | 0                      |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online   | 0                      |
| CIB Business Online <sup>19</sup>   | 0                      |
| CIB TPP channel   | 0                      |

<sup>19</sup> In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31st December, ~~2019~~ 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

### III. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Non-Resident Business Organisations” will be amended from 12th June 2020 as follows:

#### 1.1. HUF DOMESTIC TRANSFER

|  |                    |
|--|--------------------|
| ♦ Dijnet bill payment - Internet bank, <i>CIB Bank mobile application, CIB Bank Online</i> | Free of commission |
|--|--------------------|

| <b>1.2. FX TRANSFER, HUF TRANSFER ABROAD<sup>1</sup></b>   |                           |
|--|---------------------------|
| <b>♦ Bank-to-bank FX transfer (includes SWIFT charge)</b>  |                           |
| In paper format, Electronic Signature Pad, CIB 24  | 3,29 ‰, min. USD 45,28    |
| CIB Internet Bank, SoftBT, INBIZ**, Swift MT101**, CIB Bank mobile application, CIB Bank Online <sup>iii</sup> | 3,90 ‰, min. USD 32,16    |
| CIB Business Online  | 3,90 ‰, min. USD 32,16    |
| CIB TPP channel  | 3,90 ‰, min. USD 32,16    |
| <b>♦ SEPA transfer, other EUR transfer within EEA (Target) (includes SWIFT charge)</b>                         |                           |
| SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)                  |                           |
| In paper format, Electronic Signature Pad  | 7,73 ‰, min. HUF 385      |
| CIB 24   | 7,19 ‰, min. HUF 385      |
| CIB Internet Bank, INBIZ**, Swift MT101**, CIB Bank mobile application, CIB Bank Online                        | 4,99 ‰, min. HUF 364      |
| CIB Business Online  | 4,99 ‰, min. HUF 364      |
| CIB TPP channel  | 4,99 ‰, min. HUF 364      |
| Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)                                    |                           |
| In paper format, Electronic Signature Pad, CIB 24  | 3,18 ‰, min. EUR 40,59    |
| CIB Internet Bank, SoftBT, INBIZ**, Swift MT101**, CIB Bank mobile application, CIB Bank Online <sup>iii</sup> | 2,76 ‰, min. EUR 28,83    |
| CIB Business Online  | 2,76 ‰, min. EUR 28,83    |
| CIB TPP channel  | 2,76 ‰, min. EUR 28,83    |
| <b>♦ FX intrabank transfer</b>   | 2,12 ‰,<br>min. USD 19,25 |

<sup>iii</sup> In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day).

After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31st December, ~~2019~~

2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**IV. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Business and Other Associations CIB Business Account keeping package” will be amended from 12th June, 2020 as follows:**

**DOMESTIC HUF TRANSFERS**

|   |                    |
|---|--------------------|
| <ul style="list-style-type: none"> <li>♦ <b>Bill payment in the “Dijnet” system (domestic HUF transfer) – via the Internet Bank, <u>CIB Bank mobile application, CIB Bank Online</u></b></li> </ul> | Free of commission |
|---|--------------------|

**INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER**

|   |                        |
|---|------------------------|
| <ul style="list-style-type: none"> <li>♦ <b>International interbank FX transfer, HUF transfer</b><br/>From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.</li> </ul>              |                        |
| Paper-based service, Electronic Signature Pad, CIB 24   | 4,54 ‰, min. 47,65 USD |
| Via Electronic Service <sup>3</sup>   | 5,25 ‰, min.23,55 USD  |
| CIB Business Online   | 5,25 ‰, min.23,55 USD  |
| CIB TPP channel   | 5,25 ‰, min.23,55 USD  |
| <ul style="list-style-type: none"> <li>♦ <b>SEPA transfer, other EUR transfer within EEA (Target)</b><br/>From 1th November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.</li> </ul> |                        |
| SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)   |                        |
| Paper-based service, Electronic Signature Pad   | 6,57 ‰, min. 950 HUF   |
| CIB 24  | 7,12 ‰, min. 837 HUF   |
| Via Electronic Service  | 6,57 ‰, min 455 HUF    |
| CIB Business Online   | 6,57 ‰, min 455 HUF    |
| CIB TPP channel   | 6,57 ‰, min. 455 Ft    |
| Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)   |                        |
| Paper-based service, Electronic Signature Pad, CIB 24   | 4,19 ‰, min. 42,72 EUR |
| Via Electronic Service <sup>3</sup>   | 3,72 ‰, min. 21,10 EUR |
| CIB Business Online   | 3,72 ‰, min. 21,10 EUR |
| CIB TPP channel   | 3,72 ‰, min. 21,10 EUR |
| <ul style="list-style-type: none"> <li>♦ <b>FX transfer between bank accounts kept by CIB</b></li> </ul>  |                        |
| Paper-based service, Electronic Signature Pad, CIB 24   | 1,81 ‰, min. 21,52 USD |
| Via Electronic Service <sup>3</sup>   | 122,48 USD             |
| CIB TPP channel   | 122,48 USD             |

<sup>3</sup> In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day).

After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31st December, ~~2019~~ 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**V. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Business and Other Associations CIB Electronic Business Account keeping package” will be amended from 12<sup>th</sup> June 2020 as follows:**

**DOMESTIC HUF TRANSFERS**

|   |                    |
|---|--------------------|
| <ul style="list-style-type: none"> <li>♦ <b>Bill payment in the “Dijnet” system (domestic HUF transfer) – via the Internet Bank, <u>CIB Bank mobile application, CIB Bank Online</u></b></li> </ul> | Free of commission |
|---|--------------------|

**INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER**

|   |                        |
|---|------------------------|
| <ul style="list-style-type: none"> <li>♦ <b>International interbank FX transfer, HUF transfer</b><br/>From 1st November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.</li> </ul>              |                        |
| Paper-based service, Electronic Signature Pad, CIB 24   | 4,49 ‰, min. 39,04 USD |
| Via Electronic Service <sup>3</sup>   | 4,97 ‰, min. 23,32 USD |
| CIB Business Online   | 4,97 ‰, min. 23,32 USD |
| CIB TPP channel   | 4,97 ‰, min. 23,32 USD |
| <ul style="list-style-type: none"> <li>♦ <b>SEPA transfer, other EUR transfer within EEA (Target)</b><br/>From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.</li> </ul> |                        |
| SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)   |                        |
| Paper-based service, Electronic Signature Pad   | 10,82 ‰, min. 866 HUF  |
| CIB 24  | 11,85 ‰, min. 857 HUF  |
| Via Electronic Service <sup>3</sup>   | 5,89 ‰, min. 391 HUF   |
| CIB Business Online   | 5,89 ‰, min. 391 HUF   |
| CIB TPP channel   | 5,89 ‰, min. 391 HUF   |
| Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)   |                        |
| Paper-based service, Electronic Signature Pad, CIB 24   | 4,15 ‰, min. 34,99 EUR |
| Via Electronic Service  | 3,52 ‰, min. 20,89 EUR |
| CIB Business Online   | 3,52 ‰, min. 20,89 EUR |
| CIB TPP channel   | 3,52 ‰, min. 20,89 EUR |
| <ul style="list-style-type: none"> <li>♦ <b>FX transfer between bank accounts kept by CIB</b></li> </ul>  |                        |
| Paper-based service, Electronic Signature Pad, CIB 24   | 2,72 ‰, min. 16,38 USD |
| Via Electronic Service <sup>3</sup>   | 35,48 USD              |
| CIB Business Online   | 35,48 USD              |
| CIB TPP channel   | 35,48 USD              |

<sup>3</sup> In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day).

After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31st December, ~~2019~~ 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.



**VI. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Business and Other Associations CIB Electronic Business Account Plus keeping package” will be amended from 12<sup>th</sup> June 2020 as follows:**

**DOMESTIC HUF TRANSFERS**

|   |                    |
|---|--------------------|
| <ul style="list-style-type: none"> <li>♦ <b>Bill payment in the “Dijnet” system (domestic HUF transfer) – via the Internet Bank, <u>CIB Bank mobile application, CIB Bank Online</u></b></li> </ul> | Free of commission |
|---|--------------------|

**INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER**

|   |                        |
|---|------------------------|
| <ul style="list-style-type: none"> <li>♦ <b>International interbank FX transfer, HUF transfer</b><br/>From 1st November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.</li> </ul>              |                        |
| Paper-based service, Electronic Signature Pad, CIB 24   | 4,49 ‰, min. 39,04 USD |
| Via Electronic Service <sup>5</sup>   | 4,97 ‰, min. 23,32 USD |
| CIB Business Online   | 4,97 ‰, min. 23,32 USD |
| CIB TPP channel   | 4,97 ‰, min. 23,32 USD |
| <ul style="list-style-type: none"> <li>♦ <b>SEPA transfer, other EUR transfer within EEA (Target)</b><br/>From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.</li> </ul> |                        |
| SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)   |                        |
| Paper-based service, Electronic Signature Pad   | 10,82 ‰, min. 866 HUF  |
| CIB 24  | 11,85 ‰, min. 857 HUF  |
| Via Electronic Service <sup>5</sup>   | 5,89 ‰, min. 391 HUF   |
| CIB Business Online   | 5,89 ‰, min. 391 HUF   |
| CIB TPP channel   | 5,89 ‰, min. 391 HUF   |
| Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)   |                        |
| Paper-based service, Electronic Signature Pad, CIB 24   | 4,15 ‰, min. 34,99 EUR |
| Via Electronic Service  | 3,52 ‰, min. 20,89 EUR |
| CIB Business Online   | 3,52 ‰, min. 20,89 EUR |
| CIB TPP channel   | 3,52 ‰, min. 20,89 EUR |
| <ul style="list-style-type: none"> <li>♦ <b>FX transfer between bank accounts kept by CIB</b></li> </ul>  |                        |
| Paper-based service, Electronic Signature Pad, CIB 24   | 2,72 ‰, min. 16,38 USD |
| Via Electronic Service <sup>5</sup>   | 35,48 USD              |
| CIB Business Online   | 35,48 USD              |
| CIB TPP channel   | 35,48 USD              |

<sup>5</sup> In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31st December, ~~2019~~ 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**VII. The related provisions of the following points and the related endnotes of lists of conditions entitled the „List of Conditions for Business and Other Associations CIB Premium Account keeping package”, will be amended from 12th June 2020 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

**DOMESTIC HUF TRANSFERS**

|  |   |
|--|---|
| ♦ <b>Bill payment in the “Dijnet” system (domestic HUF transfer) – via the Internet Bank, <u>CIB Bank mobile application, CIB Bank Online</u></b>  | Free of commission                      |
| <b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>   |   |
| ♦ <b>International interbank FX transfer, HUF transfer</b><br>From 1st November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.              |   |
| Paper-based service, Electronic Signature Pad, CIB 24  | 4,02 ‰, min. 45,59 USD, max. 837,25 USD |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**  | 3,25 ‰, min. 40,85 USD, max. 569,46 USD |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sub>2</sub>   | 3,01 ‰, min. 40,82 USD, max. 569,46 USD |
| CIB Business Online  | 3,25 ‰, min. 40,85 USD, max. 569,46 USD |
| CIB TPP channel  | 3,01 ‰, min. 40,82 USD, max. 569,46 USD |
| ♦ <b>SEPA transfer, other EUR transfer within EEA (Target)</b><br>From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service. |   |
| <b>SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)</b>   |   |
| Paper-based service, Electronic Signature Pad  | 4,84 ‰, min. 1186 HUF, max. 199 664 HUF |
| CIB 24   | 8,08 ‰ min. 953 HUF, max. 199 664 HUF   |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**  | 4,52 ‰ min. 425 HUF, max. 135 204 HUF   |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sub>2</sub>   | 4,71 ‰ min. 440 HUF, max. 135 204 HUF   |
| CIB Business Online  | 4,71 ‰ min. 440 HUF, max. 135 204 HUF   |
| CIB TPP channel  | 4,71 ‰ min. 440 HUF, max. 135 204 HUF   |
| <b>Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)</b>   |   |
| Paper-based service, Electronic Signature Pad, CIB 24  | 3,73 ‰, min. 40,87 EUR, max. 750,50 EUR |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**  | 2,31 ‰, min. 36,61 EUR, max. 510,45 EUR |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online  | 2,13 ‰, min. 36,61 EUR, max. 510,45 EUR |
| CIB Business Online  | 2,31 ‰, min. 36,61 EUR, max. 510,45 EUR |
| CIB TPP channel  | 2,13 ‰, min. 36,61 EUR, max. 510,45 EUR |
| ♦ <b>FX transfer between bank accounts kept by CIB</b>   |   |
| Paper-based service, Electronic Signature Pad, CIB 24  | 4,72 ‰, min. 33,82 USD, max. 831,38 USD |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**  | 1,65 ‰                                  |

|  |        |
|--|--------|
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sub>2</sub> | 1,09 ‰ |
| CIB Business Online  | 1,65 ‰ |
| <u>CIB TPP channel</u>   | 1,09 ‰ |

2 In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31st December, ~~2019~~ 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**VIII. The related provisions of the following points and the related endnotes of lists of conditions entitled the „List of Conditions for Business and Other Associations CIB Premium Account Plus keeping package”, will be amended from 12th June, 2020 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

**DOMESTIC HUF TRANSFERS**

|  |   |
|--|---|
| ♦ <b>Bill payment in the “Dijnet” system (domestic HUF transfer) – via the Internet Bank, <u>CIB Bank mobile application, CIB Bank Online</u></b>  | Free of commission                      |
| <b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>   |   |
| ♦ <b>International interbank FX transfer, HUF transfer</b><br>From 1st November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.              |   |
| Paper-based service, Electronic Signature Pad, CIB 24  | 4,02 ‰, min. 45,59 USD, max. 837,25 USD |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**  | 3,25 ‰, min. 40,85 USD, max. 569,46 USD |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sub>3</sub>   | 3,01 ‰, min. 40,82 USD, max. 569,46 USD |
| CIB Business Online  | 3,25 ‰, min. 40,85 USD, max. 569,46 USD |
| CIB TPP channel  | 3,01 ‰, min. 40,82 USD, max. 569,46 USD |
| ♦ <b>SEPA transfer, other EUR transfer within EEA (Target)</b><br>From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service. |   |
| <b>SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)</b>   |   |
| Paper-based service, Electronic Signature Pad  | 4,84 ‰, min. 1186 HUF, max. 199 664 HUF |
| CIB 24   | 8,08 ‰ min. 953 HUF, max. 199 664 HUF   |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**  | 4,52 ‰ min. 425 HUF, max. 135 204 HUF   |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sub>3</sub>   | 4,71 ‰ min. 440 HUF, max. 135 204 HUF   |
| CIB Business Online  | 4,71 ‰ min. 440 HUF, max. 135 204 HUF   |
| CIB TPP channel  | 4,71 ‰ min. 440 HUF, max. 135 204 HUF   |
| <b>Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)</b>   |   |
| Paper-based service, Electronic Signature Pad, CIB 24  | 3,73 ‰, min. 40,87 EUR, max. 750,50 EUR |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**  | 2,31 ‰, min. 36,61 EUR, max. 510,45 EUR |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online  | 2,13 ‰, min. 36,61 EUR, max. 510,45 EUR |
| CIB Business Online  | 2,31 ‰, min. 36,61 EUR, max. 510,45 EUR |

|  |   |
|--|---|
| CIB TPP channel  | 2,13 ‰, min. 36,61 EUR, max. 510,45 EUR |
| <b>♦ FX transfer between bank accounts kept by CIB</b>                       |   |
| Paper-based service, Electronic Signature Pad, CIB 24                        | 4,72 ‰, min. 33,82 USD, max. 831,38 USD |
| BT, CIB Business Terminal, INBIZ**, Swift MT101**                            | 1,65 ‰                                  |
| CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sub>g</sub> | 1,09 ‰                                  |
| CIB Business Online  | 1,65 ‰                                  |
| <u>CIB TPP channel</u>   | 1,09 ‰                                  |

g In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31st December, ~~2019~~ 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

## IX. "Acceptance and Execution of Orders (Banking Timetable)" will be modified 12<sup>th</sup> June 2020

| value dated multiple transfer order   | bank-to-bank transfer                |               | intra-bank transfer                  |              |
|---------------------------------------|--------------------------------------|---------------|--------------------------------------|--------------|
| BT, INBIZ, <u>CIB Business Online</u> | Day prior to value date, by midnight | Value date*** | Day prior to value date, by midnight | Value date** |

| one-off FCY (Foreign Currency) transfer order  | bank-to-bank transfer  |                      | intra-bank transfer and transfer between own accounts |                    |
|--|--|----------------------|---|--------------------|
| <b>transfer order in EUR</b>   |  |                      |   |                    |
| <b>without conversion</b>  |  |                      |   |                    |
| on a paper basis, Electronic Signature Pad, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order      | On Bank Working Days by 16.00 hours  | T+1 Bank Working Day | On Bank Working Days by 16.00 hours                   | T Bank Working Day |
| CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online****, CIB Business Online | On Bank Working Days by 16.00 hours  | T+1 Bank Working Day | Continuous  | Immediate          |
| CIB TPP channel  | On Bank Working Days by 16.00 hours  | T+1 Bank Working Day | Continuous  | Immediate          |
| <b>in the case of orders involving conversion</b>  | On Bank Working Days by 16.00 hours  | T+1 Bank Working Day | On Bank Working Days by 16.00 hours                   | T Bank Working Day |
|  | <b>**** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution</b> |                      |   |                    |

| <i>is T+1 day) can be initiated</i>   |   |                       |  |                    |
|---|---|-----------------------|--|--------------------|
| <b>transfer in EEA currencies other than EUR or HUF within the EEA</b>  | <b>bank-to-bank transfer</b>  |                       | <b>intra-bank transfer and transfer between own accounts</b> |                    |
| <b>without conversion</b>   |   |                       |  |                    |
| on a paper basis, Electronic Signature Pad, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order       | On Bank Working Days by 15.00 hours   | T+1 Bank Working Days | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
| CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online*****, CIB Business Online | On Bank Working Days by 15.00 hours   | T+1 Bank Working Days | Continuous   | Immediate          |
| CIB TPP channel   | On Bank Working Days by 15.00 hours   | T+1 Bank Working Days | Continuous   | Immediate          |
| <b>in the case of orders involving conversion</b>   | On Bank Working Days by 15.00 hours   | T+1 Bank Working Days | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
|   | <i>**** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated</i> |                       |  |                    |
| <b>transfer in EEA currencies other than EUR or HUF outside the EEA</b>   | <b>bank-to-bank transfer</b>  |                       | <b>intra-bank transfer and transfer between own accounts</b> |                    |
| on a paper basis, Electronic Signature Pad, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order       | On Bank Working Days by 16.00 hours   | T+2 Bank Working Days | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
| CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online*****, CIB Business Online | On Bank Working Days by 16.00 hours   | T+2 Bank Working Days | Continuous   | Immediate          |
| CIB TPP channel   | On Bank Working Days by 16.00 hours   | T+2 Bank Working Days | Continuous   | Immediate          |
|   | <i>**** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated</i> |                       |  |                    |
| <b>transfer in non-EEA</b>  | <b>bank-to-bank transfer</b>  |                       | <b>intra-bank transfer and</b>                               |                    |

| <b>currencies</b>  |  |                       | <b>transfer between own accounts</b>                         |                    |
|--|--|-----------------------|--|--------------------|
| <b>without conversion</b>  |  |                       |  |                    |
| on a paper basis, Electronic Signature Pad, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order  | On Bank Working Days by 16.00 hours  | T+2 Bank Working Days | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
| CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online <sup>*****</sup> , CIB Business Online   | On Bank Working Days by 16.00 hours  | T+2 Bank Working Days | Continuous   | Immediate          |
| CIB TPP channel  | On Bank Working Days by 16.00 hours  | T+2 Bank Working Days | Continuous   | Immediate          |
| <b>in the case of orders involving conversion</b>  | On Bank Working Days by 16.00 hours  | T+2 Bank Working Days | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
|  | <i>***** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated</i> |                       |  |                    |
| <b>urgent FCY transfer order in a currency quoted by the Bank (T+1) (the expected time of execution is T+1 day in the case of a normal one-off transfer in EUR within and outside the EEA, and in EEA currencies other than HUF and EUR within the EEA, and thus these transfer orders do not count as an urgent transfer)</b> | <b>bank-to-bank transfer</b>   |                       | <b>intra-bank transfer and transfer between own accounts</b> |                    |
| without conversion   | On Bank Working Days by 15.00 hours  | T+1 Bank Working Day  | -  | -                  |
| in the case of an order involving conversion   | On Bank Working Days by 15.00 hours  | T+1 Bank Working Day  | -  | -                  |
| <b>urgent FCY transfer order (T)</b>   | <b>bank-to-bank transfer</b>   |                       | <b>intra-bank transfer and transfer between own</b>          |                    |

| in case of orders involving conversion and without conversion  |   | accounts           |   |   |
|--|---|--------------------|---|---|
| <b>only in case of EUR transfer within EEA</b>   |   |                    |   |   |
| SEPA transfer  | On Bank Working Days by 12.30   | T Bank Working Day | -   | - |
| other EUR transfer within EEA (Target)   | On Bank Working Days by 15.30   | T Bank Working Day | -   | - |
| <b>only in USD, GBP, CAD an in case of transfer outside the EEA</b>  | On Bank Working Days by 14.00 hours   | T Bank Working Day | -   | - |
| value dated FCY transfer order   | bank-to-bank transfer   |                    | intra-bank transfer and transfer between own accounts |   |
| BT order, BT order with fax confirmation, CIB Business Online  | Day prior to value date, by midnight  | Value date*****    | -   | - |
|  | ***** Value date may only be a Bank Working Day. In case of value dated HUF transfer order abroad, the value date indicates the day when processing starts, and the Expected time of execution of orders is in accordance with One-off HUF transfer order abroad. |                    |   |   |
| Dijnet invoice payment – CIB Internet Bank, <u>CIB Bank mobile application, CIB Bank Online</u>                                      |   |                    |   |   |
|  | Continuous  | Immediate          | -   | - |
| Contingent transfer (mobile phone top-up by the subscriber) – CIB Internet Bank, CIB Bank mobile application, CIB Bank Online, CIB24 |   |                    |   |   |
|  | Continuous  | Immediate          | -   | - |

| OTHER SERVICES |   |   |                  |   |           |
|----------------|---|---|------------------|---|-----------|
| OTHER SERVICES | deposit services – in HUF                           | deposit fixing                          |                  | deposit breakage*****                   |           |
|                | on a paper basis                                    | In accordance with branch opening hours | Immediate        | In accordance with branch opening hours | Immediate |
|                | CIB Internet Bank, BT , CIB24, CIB Business Online  | Continuous                              | Immediate        | Continuous                              | Immediate |
|                | <u>CIB Bank Mobile application, CIB Bank Online</u> | <u>Continuous</u>                       | <u>Immediate</u> | -                                       | -         |

|  |   |   |   |   |
|--|---|---|---|---|
| *****We accept orders for T day execution in respect of the partial breakage of a HUF deposit until 17:00 hours. In the case of orders received after 17:00 hours, the partial breakage is performed on the next Bank Working Day. |   |   |   |   |
| <b>deposit services – in a currency other than HUF</b>   | <b>deposit fixing</b>                   |   | <b>deposit breakage</b>                     |   |
| on a paper basis   | In accordance with branch opening hours | T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order) | In accordance with branch opening hours     | Immediate   |
| CIB Internet Bank, BT , CIB24, CIB Business Online   | Continuous                              | T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order) | Continuous                                  | Immediate   |
| <b>account opening</b>   | The account is opened on T Banking Day. |   |   |   |
| <b>night safe</b>  | <b>Paying HUF to a HUF bank account</b> | <b>Paying in foreign currency to foreign bank account</b>                               | <b>Paying HUF to a foreign bank account</b> | <b>Paying in foreign currency to a HUF bank account</b> |
|  | Immediate                               | Next Bank Working Day   | Next Bank Working Day                       | Next Bank Working Day                                   |

**X. “Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days” will be modified 12<sup>th</sup> June 2020**

|   |                                       |                      |  |                    |
|---|---------------------------------------|----------------------|--|--------------------|
| <b>collection order, official transfer, order to transfer funds</b> | <b>bank-to-bank transfer via GIRO</b> |                      | <b>intra-bank transfer and transfer between own accounts</b> |                    |
| on a paper basis, BT, <u>CIB Business Online</u>                    | On Bank Working Days by 15.00 hours   | T+1 Bank Working Day | On Bank Working Days by 15.00 hours                          | T Bank Working Day |
| <b>authorisation letter</b>   |                                       |                      |  |                    |
| on a paper basis  | On Bank Working Days by 15.00 hours   | T Bank Working Day   | On Bank Working Days by 15.00 hours                          | T Bank Working Day |

|                                   |                                    |  |
|-----------------------------------|------------------------------------|--|
| <b>one-off FCY transfer order</b> | <b>bank-to-bank transfer *****</b> | <b>intra-bank transfer and transfer between own accounts</b> |
|-----------------------------------|------------------------------------|--|



| <b>transfer order in EUR</b>  | <b>*****In case of outgoing FCY transfers T Bank Working Day is the first working day after the Saturday as Banking Day</b>   |                       |  |                    |
|---|---|-----------------------|--|--------------------|
| <b>without conversion</b>   |   |                       |  |                    |
| on a paper basis, Electronic Signature Pad, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order       | On Bank Working Days by 15.00 hours   | T+1 Bank Working Day  | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
| CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online ****, CIB Business Online | On Bank Working Days by 15.00 hours   | T+1 Bank Working Day  | Continuous   | Immediate          |
| CIB TPP channel   | On Bank Working Days by 15.00 hours   | T+1 Bank Working Day  | Continuous   | Immediate          |
| <b>in the case of orders involving conversion</b>   | On Bank Working Days by 15.00 hours   | T+1 Bank Working Day  | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
|   | <del>**** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated</del> |                       |  |                    |
| <b>transfer in EEA currencies other than EUR or HUF within the EEA</b>  | <b>bank-to-bank transfer</b>  |                       | <b>intra-bank transfer and transfer between own accounts</b> |                    |
| <b>without conversion</b>   |   |                       |  |                    |
| on a paper basis, Electronic Signature Pad, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order       | On Bank Working Days by 15.00 hours   | T+1 Bank Working Days | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
| CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online****, CIB Business Online  | On Bank Working Days by 15.00 hours   | T+1 Bank Working Days | Continuous   | Immediate          |
| CIB TPP channel   | On Bank Working Days by 15.00 hours   | T+1 Bank Working Days | Continuous   | Immediate          |
| <b>in the case of orders involving conversion</b>   | On Bank Working Days by 15.00 hours   | T+1 Bank Working Days | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
|   | <del>**** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own</del>  |                       |  |                    |

|   |                                     |                       |  |                    |
|---|-------------------------------------|-----------------------|--|--------------------|
| <u>accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated</u>   |                                     |                       |  |                    |
| <b>transfer in EEA currencies other than EUR or HUF outside the EEA</b>   | <b>bank-to-bank transfer</b>        |                       | <b>intra-bank transfer and transfer between own accounts</b> |                    |
| on a paper basis, Electronic Signature Pad, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order   | On Bank Working Days by 15.00 hours | T+2 Bank Working Days | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
| CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online****, CIB Business Online  | On Bank Working Days by 15.00 hours | T+2 Bank Working Days | Continuous   | Immediate          |
| CIB TPP channel   | On Bank Working Days by 15.00 hours | T+2 Bank Working Days | Continuous   | Immediate          |
| <u>**** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated</u> |                                     |                       |  |                    |
| <b>transfer in non-EEA currencies</b>   | <b>bank-to-bank transfer</b>        |                       | <b>intra-bank transfer and transfer between own accounts</b> |                    |
| <b>without conversion</b>   |                                     |                       |  |                    |
| on a paper basis, Electronic Signature Pad, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order   | On Bank Working Days by 15.00 hours | T+2 Bank Working Days | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
| CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online****, CIB Business Online  | On Bank Working Days by 15.00 hours | T+2 Bank Working Days | Continuous   | Immediate          |
| CIB TPP channel   | On Bank Working Days by 15.00 hours | T+2 Bank Working Days | Continuous   | Immediate          |
| <b>in the case of orders involving conversion</b>   | On Bank Working Days by 15.00 hours | T+2 Bank Working Days | On Bank Working Days by 16.00 hours                          | T Bank Working Day |
| <u>**** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated</u> |                                     |                       |  |                    |

|  |   |                                      |  |   |   |
|--|---|--------------------------------------|--|---|---|
| <b>urgent FCY transfer order in a currency quoted by the Bank (T+1) (the expected time of execution is T+1 day in the case of a normal one-off transfer in EUR within and outside the EEA, and in EEA currencies other than HUF and EUR within the EEA, and thus these transfer orders do not count as an urgent transfer)</b> | <b>bank-to-bank transfer</b>  |                                      | <b>intra-bank transfer and transfer between own accounts</b> |   |   |
|  | without conversion  | On Bank Working Days by 15.00 hours  | T+1 Bank Working Day   | - | - |
|  | in the case of an order involving conversion  | On Bank Working Days by 15.00 hours  | T+1 Bank Working Day   | - | - |
| <b>urgent FCY transfer order (T) in case of orders involving conversion and without conversion</b>   | <b>bank-to-bank transfer</b>  |                                      | <b>intra-bank transfer and transfer between own accounts</b> |   |   |
|  | <b>only in case of EUR transfer within EEA</b>  |                                      |  |   |   |
|  | SEPA transfer   | On Bank Working Days by 12.30        | T Bank Working Day   | - | - |
|  | other EUR transfer within EEA (Target)  | On Bank Working Days by 15.00        | T Bank Working Day   | - | - |
|  | <b>only in USD, GBP, CAD an in case of transfer outside the EEA</b>   | On Bank Working Days by 14.00 hours  | T Bank Working Day   | - | - |
| <b>value dated FCY transfer order</b>  | <b>bank-to-bank transfer</b>  |                                      | <b>intra-bank transfer and transfer between own accounts</b> |   |   |
|  | BT order, BT order with fax confirmation, CIB Business Online   | Day prior to value date, by midnight | Value date*****  | - | - |
|  | ***** Value date may only be a Bank Working Day. In case of value dated HUF transfer order abroad, the value date indicates the day when processing starts, and the Expected time of execution of orders is in accordance with One-off HUF transfer |                                      |  |   |   |

|   |               |           |   |   |
|---|---------------|-----------|---|---|
|   | order abroad. |           |   |   |
| <b>Dijnet invoice payment – CIB Internet Bank, <i>CIB Bank mobile application, CIB Bank Online</i></b>                                      |               |           |   |   |
|   | Continuous    | Immediate | - | - |
| <b>Contingent transfer (mobile phone top-up by the subscriber) – CIB Internet Bank, CIB Bank mobile application, CIB Bank Online, CIB24</b> |               |           |   |   |
|   | Continuous    | Immediate | - | - |

| <b>OTHER SERVICES</b>  |  |   |   |   |           |
|--|--|---|---|---|-----------|
| <b>OTHER SERVICES</b>  | <b>deposit services – in HUF</b>                       | <b>deposit fixing</b>                   |   | <b>deposit breakage*</b>                |           |
|  | on a paper basis                                       | In accordance with branch opening hours | Immediate   | In accordance with branch opening hours | Immediate |
|  | CIB Internet Bank, BT , CIB24, CIB Business Online     | Continuous                              | Immediate   | Continuous                              | Immediate |
|  | <i>CIB Bank Mobile application, CIB Bank Online</i>    | <i>Continuous</i>                       | <i>Immediate</i>  | -                                       | -         |
| *We accept orders for T day execution in respect of the partial breakage of a HUF deposit until 15:00 hours. In the case of orders received after 15:00 hours, the partial breakage is performed on the next Bank Working Day. |  |   |   |   |           |
|  | <b>deposit services – in a currency other than HUF</b> | <b>deposit fixing</b>                   |   | <b>deposit breakage</b>                 |           |
|  | on a paper basis                                       | In accordance with branch opening hours | T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order) | In accordance with branch opening hours | Immediate |
|  | CIB Internet Bank, BT , CIB24, CIB Business Online     | Continuous                              | T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order) | Continuous                              | Immediate |
|  | <b>account opening</b>                                 | The account is opened on T Banking Day. |   |   |           |
| <b>night safe</b>  | <b>Paying HUF to a</b>                                 | <b>Paying in</b>                        | <b>Paying HUF</b>   | <b>Paying in</b>                        |           |

|  |  |                  |  |                           |  |
|--|--|------------------|--|---------------------------|--|
|  |  | HUF bank account | foreign currency to foreign bank account | to a foreign bank account | foreign currency to a HUF bank account |
|--|--|------------------|--|---------------------------|--|

**XI. "Acceptance and Execution of Orders (Banking Timetable) Weekend Banking Timetable for Branches that are also open at Weekends" will be modified 12<sup>th</sup> June 2020**

| <b>ORDERS SUBMITTED BY THE CLIENT (OUTGOING)</b>   |   |   |  |   |
|--|---|---|--|---|
|  | <b>Submission of orders*</b>                    | <b>Expected time of execution of orders</b> | <b>Submission of orders*</b>                                 | <b>Expected time of execution of orders</b> |
| <b>HUF transfer order (one-off)</b>  | <b>bank-to-bank transfer via GIRO</b>           |   | <b>intra-bank transfer and transfer between own accounts</b> |   |
| on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax)     | In accordance with weekend branch opening hours | Next Bank Working Day                       | In accordance with weekend branch opening hours              | T Day                                       |
| CIB Internet Bank, BT (automatic), <u>mobilCIB</u> , <u>CIB Bank mobile application</u> , <u>CIB Bank Online</u> , CIB24, INBIZ, CIB Business Online | Continuous                                      | Next Bank Working Day                       | Continuous   | Immediate                                   |
| CIB TPP channel  | Continuous                                      | Next Bank Working Day                       | Continuous   | Immediate                                   |
| <b>one-off HUF transfer order to FCY account</b>   | <b>bank-to-bank transfer via GIRO</b>           |   | <b>intra-bank transfer and transfer between own accounts</b> |   |
| on a paper basis, Electronic Signature Pad, Business Terminal  | -   | -   | Bank Working day until 16:00                                 | T Bank Working Day                          |

|   |   |                       |  |                    |
|---|---|-----------------------|--|--------------------|
| (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) SWIFT MT 101 order (not automatic)   |   |                       |  |                    |
| CIB Internet Bank, BT (automatic), CIB24, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application, CIB Bank Online, CIB Business Online | -   | -                     | Bank Working day until 16:00                                 | T Bank Working Day |
| CIB TPP channel   | -   | -                     | Bank Working day until 16:00                                 | T Bank Working Day |
| <b>one-off instant HUF transfer order</b>   | <b>bank-to-bank transfer via GIRO</b>           |                       | <b>intra-bank transfer and transfer between own accounts</b> |                    |
| CIB Internet Bank, BT, CIB Bank mobile application, CIB Bank Online, INBIZ, CIB Business Online,  | Continuous                                      | Immediate             | Continuous   | Immediate          |
| CIB TPP channel   | Continuous                                      | Immediate             | Continuous   | Immediate          |
| <b>HUF transfer order launched from FCY account</b>   | <b>bank-to-bank transfer via GIRO</b>           |                       | <b>intra-bank transfer and transfer between own accounts</b> |                    |
| on a paper basis  | In accordance with weekend branch opening hours | Next Bank Working Day | -  | -                  |
| CIB Internet Bank, <i>CIB Bank mobile application, CIB</i>  | Continuous                                      | Next Bank Working Day | -  | -                  |

|   |  |  |  |  |
|---|--|--|--|--|
| <i>Bank Online, CIB24, BT, INBIZ, CIB Business Online</i>           |  |  |  |  |
| CIB TPP channel   | Continuous   | Next Bank Working Day  | -  | -  |
| <b>value dated and standing HUF transfer order</b>                  | <b>bank-to-bank transfer via GIRO</b>                            |  | <b>intra-bank transfer and transfer between own accounts</b>     |  |
| on a paper basis  | In accordance with branch opening hours on day before value date | Value date (value date may not be a public holiday or non-working day) | In accordance with branch opening hours on day before value date | Value date (value date may not be a public holiday or non-working day) |
| CIB Internet Bank, CIB24, BT, INBIZ, CIB Business Online            | Day prior to value date, by midnight                             | Value date (value date may not be a public holiday or non-working day) | Continuous (Day prior to value date, by midnight)                | Value date (value date may not be a public holiday or non-working day) |
| CIB TPP channel   | Day prior to value date, by midnight                             | Value date (value date may not be a public holiday or non-working day) | Continuous (Day prior to value date, by midnight)                | Value date (value date may not be a public holiday or non-working day) |
| <b>HUF transfer orders via RTGS system</b>                          | <b>bank-to-bank transfer</b>                                     |  | <b>intra-bank transfer and transfer between own accounts</b>     |  |
| on a paper basis, BT, CIB Internet Bank, INBIZ, CIB Business Online | -  | -  | -  | -  |
| CIB TPP channel   | -  | -  | -  | -  |
| <b>multiple transfer order</b>                                      | <b>bank-to-bank transfer</b>                                     |  | <b>intra-bank transfer</b>                                       |  |
| BT, INBIZ, CIB Business Online                                      | -  | -  | -  | -  |
| <b>value dated multiple transfer order</b>                          | <b>bank-to-bank transfer</b>                                     |  | <b>intra-bank transfer</b>                                       |  |
| BT, CIB Business Terminal, INBIZ, CIB Business Online               | Day prior to value date, by midnight                             | Value date (value date may not be a public holiday or non-working day) | Day prior to value date, by midnight                             | Value date (value date may not be a public holiday or non-working day) |
| <b>collection order, official transfer, order to transfer funds</b> | <b>bank-to-bank transfer via GIRO</b>                            |  | <b>intra-bank transfer and transfer between own accounts</b>     |  |
| on a paper basis, BT, <i>CIB Business Online</i>                    | Continuous   | Next Bank Working Day + 1 Bank Working                                 | Continuous   | Next Bank Working Day  |

|  |  | Day   |  |  |
|--|--|---|--|--|
| <b>authorisation letter</b>  |  |   |  |  |
| on a paper basis   | In accordance with weekend branch opening hours  | Next Bank Working Day   | In accordance with weekend branch opening hours              | Next Bank Working Day  |
| <b>multiple collection order (earliest value date: T+5!)</b>   | <b>bank-to-bank transfer</b>   |   | <b>intra-bank</b>  |  |
| BT   | Continuous   | Value date + 1 Bank Working Day (if the value date is a public holiday, or non-working day, then the next Bank Working Day) | Continuous   | Value date (if the value date is a public holiday, or non-working day, then the next Bank Working Day) |
| <b>HUF transfer order abroad</b>   | <b>bank-to-bank transfer</b>   |   | <b>intra-bank transfer and transfer between own accounts</b> |  |
| on a paper basis   | In accordance with weekend branch opening hours  | Next Bank Working Day   | -  | -  |
| BT, CIB24, CIB Internet Bank, <i>CIB Bank mobile application</i> , <i>CIB Bank Online</i> , INBIZ, CIB Business Online | Continuous   | Next Bank Working Day   | -  | -  |
| CIB TPP channel  | Continuous   | Next Bank Working Day   | -  | -  |
| <b>postal payment cheque</b>   | <b>bank-to-bank transfer</b>   |   | <b>intra-bank transfer and transfer between own accounts</b> |  |
| BT, CIB Internet Bank, CIB Business Online   | In accordance with weekend branch opening hours/continuous   | Next Bank Working Day + time of postal delivery**   | -  | -  |
|  | ** Magyar Posta Zrt executes orders within Budapest within 2 working days, and outside the capital within 3 working days |   |  |  |
| <b>FCY transfer order (one-off)</b>  | <b>bank-to-bank transfer</b>   |   | <b>intra-bank transfer and transfer between own accounts</b> |  |
| <b>transfer order in EUR</b>   |  |   |  |  |
| <b>without conversion</b>  |  |   |  |  |
| on a paper basis, BT order, with fax confirmation  | In accordance with weekend branch opening hours  | Next Bank Working Day + 1 Bank Working Day  | In accordance with weekend branch opening hours              | Next Bank Working Day  |
| BT (automatic), CIB Internet Bank, <i>CIB Bank mobile application</i> , CIB  | Continuous   | Next Bank Working Day + 1 Bank Working Day  | Continuous   | Immediate  |



|   |   |  |  |                       |
|---|---|--|--|-----------------------|
| <u>Bank Online</u> ,<br>CIB24, INBIZ,<br>CIB Business<br>Online   |   |  |  |                       |
| CIB TPP<br>channel  | Continuous  | Next Bank<br>Working Day + 1<br>Bank Working<br>Day  | Continuous   | Immediate             |
| <b>in the case of orders involving conversion</b>   |   |  |  |                       |
| on a paper<br>basis, BT<br>order with fax<br>confirmation   | In accordance with<br>weekend branch<br>opening hours | Next Bank<br>Working Day + 1<br>Bank Working<br>Day  | In accordance<br>with weekend<br>branch opening<br>hours         | Next Bank Working Day |
| BT (automatic),<br>CIB Internet<br>Bank, <u>CIB</u><br><u>Bank mobile</u><br><u>application</u> , <u>CIB</u><br><u>Bank Online</u> ,<br>CIB24, INBIZ,<br>CIB Business<br>Online | Continuous  | Next Bank<br>Working Day + 1<br>Bank Working<br>Day  | Continuous   | Next Bank Working Day |
| CIB TPP<br>channel  | Continuous  | Next Bank<br>Working Day + 1<br>Bank Working<br>Day  | Continuous   | Next Bank Working Day |
| <b>transfer in a<br/>currency other<br/>than EUR or<br/>HUF</b>   | <b>bank-to-bank transfer</b>                          |  | <b>intra-bank transfer and transfer between<br/>own accounts</b> |                       |
| <b>without conversion</b>   |   |  |  |                       |
| on a paper<br>basis, BT<br>order with fax<br>confirmation   | In accordance with<br>weekend branch<br>opening hours | Next Bank<br>Working Day + 2<br>Bank Working<br>Days | In accordance<br>with weekend<br>branch opening<br>hours         | Next Bank Working Day |
| BT (automatic),<br>CIB Internet<br>Bank, <u>CIB</u><br><u>Bank mobile</u><br><u>application</u> , <u>CIB</u><br><u>Bank Online</u> ,<br>CIB24, INBIZ,<br>CIB Business<br>Online | Continuous  | Next Bank<br>Working Day + 2<br>Bank Working<br>Days | Continuous   | Next Bank Working Day |
| CIB TPP<br>channel  | Continuous  | Next Bank<br>Working Day + 2<br>Bank Working<br>Days | Continuous   | Next Bank Working Day |
| <b>in the case of orders involving conversion</b>   |   |  |  |                       |
| on a paper<br>basis, BT<br>order with fax<br>confirmation   | In accordance with<br>weekend branch<br>opening hours | Next Bank<br>Working Day + 2<br>Bank Working<br>Days | In accordance<br>with weekend<br>branch opening<br>hours         | Next Bank Working Day |
| BT (automatic),<br>CIB Internet<br>Bank, CIB<br>Bank mobile<br>application, CIB<br>Bank Online,   | Continuous  | Next Bank<br>Working Day + 2<br>Bank Working<br>Days | Continuous   | Next Bank Working Day |

|  |  |   |  |                       |
|--|--|---|--|-----------------------|
| CIB24, INBIZ, CIB Business Online  |  |   |  |                       |
| CIB TPP channel  | Continuous   | Next Bank Working Day + 2 Bank Working Days | Continuous   | Next Bank Working Day |
| <b>urgent FCY transfer order (T+1)</b><br>(In EUR the expected time of execution is T+1 day in the case of a normal one-off transfer, and thus a T+1-day transfer in EUR does not count as an urgent transfer) | <b>bank-to-bank transfer</b>                                 |   | <b>intra-bank transfer and transfer between own accounts</b> |                       |
| on a paper basis, BT order with fax confirmation   | In accordance with weekend branch opening hours              | Next Bank Working Day + 1 Bank Working Day  | -  | -                     |
| BT, CIB Internet Bank, CIB Business Online   | Continuous   | Next Bank Working Day + 1 Bank Working Day  | -  | -                     |
| CIB TPP channel  | Continuous   | Next Bank Working Day + 1 Bank Working Day  | -  | -                     |
| <b>urgent FCY transfer order (T)</b>   | <b>bank-to-bank transfer (only in EUR, USD, GBP and CAD)</b> |   | <b>intra-bank transfer and transfer between own accounts</b> |                       |
| on a paper basis, BT order, with fax confirmation  | In accordance with weekend branch opening hours              | Next Bank Working Day                       | -  | -                     |
| BT, CIB Internet Bank, CIB Business Online   | Continuous   | Next Bank Working Day                       | -  | -                     |
| CIB TPP channel  | Continuous   | Next Bank Working Day                       | -  | -                     |
| <b>Dijnet invoice payment – CIB Internet Bank, CIB Bank mobile application, CIB Bank Online</b>  |  |   |  |                       |
|  | Continuous   | Immediate                                   | -  | -                     |
| <b>Contingent transfer (mobile phone top-up by the subscriber) – CIB Internet Bank, mobilCIB, CIB24</b>  |  |   |  |                       |
|  | Continuous   | Immediate                                   | -  | -                     |
| <b>ORDERS RECEIVED FOR THE CLIENT (INCOMING)</b>   |  |   |  |                       |
| <b>CREDITING OF INCOMING AMOUNTS</b>   |  |   |  |                       |
|  | <b>Acceptance of orders for same (T) day processing</b>      |   | <b>Expected time of execution of orders</b>                  |                       |
| <b>HUF transfer</b>  | <b>bank-to-bank transfer</b>                                 |   |  |                       |
| domestic HUF   | -  |   | Next Bank Working Day  |                       |

|   |                                  |   |
|---|----------------------------------|---|
| transfer  |                                  |   |
| domestic instant HUF transfer to HUF and FCY accounts except TRY, RUB NZD   | Continuous                       | Immediate   |
| intrabank instant HUF transfer to HUF and FCY accounts except TRY, RUB NZD  | Continuous                       | Immediate   |
| instant HUF transfer between own accounts, initiated from HUF account, to HUF and FCY accounts except TRY, RUB NZD                      | Continuous                       | Immediate   |
| domestic instant HUF transfer, intrabank instant HUF transfer és instant HUF transfer between own accounts to TRY, RUB, NZD FCY accouts | On Bank Working Days until 16:00 | T Bank Working Day  |
| HUF transfer received from abroad   | -                                | Next Bank Working Day   |
| <b>FCY transfer (one-off)</b>   | <b>bank-to-bank transfer</b>     |   |
| FCY transfer received in an EEA currency  | -                                | Value date of crediting on the Bank's own account (value date may not be a public holiday or non-working day)                                   |
| FCY transfer received in a non-EEA currency in the case of items not requiring conversion   | -                                | Bank Working Day after the value date of crediting on the Bank's own account (value date may not be a public holiday or non-working day)        |
| transfers received in a non-EEA currency in the case of items requiring   | -                                | Second Bank Working Day after the value date of crediting on the Bank's own account (value date may not be a public holiday or non-working day) |

| conversion   |  |   |   |  |
|--|--|---|---|--|
| <b>WITHDRAWAL/AMENDMENT OF ORDERS</b>  |  |   |   |  |
| <b>In the case of intra-bank orders, the orders – once they have been accepted – cannot be withdrawn or amended.</b> |  |   |   |  |
|  | <b>in Branch</b>   | <b>via CIB24</b>  | <b>CIB Internet Bank</b>  | <b>BT, <i>CIB Business Online</i></b>  |
| bank-to-bank HUF transfer (one-off)  | Orders submitted on the last Bank Working Day before the weekend prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted on the last Bank Working Day before the weekend after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank. Amendment not possible.  | Orders submitted on the last Bank Working Day before the weekend prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted on the last Bank Working Day before the weekend after the Cut-off Time: until midnight on the day before execution by the Bank. Amendment not possible. | -   | Orders submitted on the last Bank Working Day before the weekend prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted on the last Bank Working Day before the weekend after the Cut-off Time: until the time of execution by the Bank. Amendment not possible. |
| bank-to-bank FCY transfer  | Orders submitted on the last Bank Working Day before the weekend prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn or amended. Withdrawal and amendment of orders (except for amendment of currency, amount and number of account to be debited) in the case of orders submitted on the last Bank Working Day before the weekend after the Cut-off Time possible in accordance with weekend branch opening hours. (Execution: next Bank Working Day, but at the latest, the time of sending the SWIFT message.) |   | -   | -  |
| value dated HUF transfer order   | Withdrawal of orders: in accordance with branch opening hours. Amendment not possible.   | Withdrawal and amendment of orders is possible until midnight on the day before value date.   | Withdrawal and amendment of orders is possible until midnight on the day before the value date. | Withdrawal of orders: until midnight on the day before the value date. Amendment not possible.   |
| regular (standing) HUF   | Withdrawal and amendment of  | Withdrawal and amendment of   | Withdrawal and amendment of   | -  |

|  |   |   |   |   |
|--|---|---|---|---|
| transfer order   | orders is possible before the due date, in accordance with branch opening hours.  | orders is possible until midnight on the day before the due date. | orders is possible until midnight on the day before the due date. |   |
| multiple transfer order  | -   | -   | -   | - |
| value dated multiple transfer order  | Withdrawal of orders: in accordance with branch opening hours.<br>Amendment not possible.   | -   | -   | - |
| multiple collection (direct debit) order (launched by beneficiary)   | -   | -   | -   | - |
| blocking of direct debt order or authorisation of payment above the specified limit (by the paying party)  | In accordance with the weekend branch opening hours, if the collection has not yet been executed.   | If the collection has not yet been executed.                      | If the collection has not yet been executed.                      | - |
| postal payment cheque  | Withdrawal of order: in accordance with weekend branch opening hours (Time of execution of the withdrawal: next Bank Working Day)<br>Amendment not possible.                  | -   | -   | - |
| <b>WITHDRAWAL OF ORDERS</b>  |   |   |   |   |
| on a paper basis, CIB24  | Within 30 Bank Working Days following the time of execution of the order by the Bank.<br>Exception: postal payment cheques, in which case until the start of postal delivery. |   |   |   |
| BT, CIB Business Terminal, CIB Internet Bank, <i><u>mobilCIB</u></i> , <i><u>CIB Bank mobile application</u></i> , SWIFT, INBIZ, CIB Business Online | -   |   |   |   |
| <b>OTHER SERVICES</b>  |   |   |   |   |
| deposit services – in HUF  | deposit fixing  | deposit breakage***   |   |   |

|   |   |   |   |   |
|---|---|---|---|---|
| on a paper basis  | In accordance with weekend branch opening hours                 | Next Bank Working Day execution   | In accordance with weekend branch opening hours | Immediate   |
| CIB Internet Bank, BT, <del>mobilCIB</del> , CIB24, CIB Business Online   | Continuous  | Next Bank Working Day execution   | Continuous                                      | Immediate   |
| <u>CIB Bank mobile application</u> , <u>CIB Bank Online</u>   | <u>Continuous</u>   | <u>Next Bank Working Day execution</u>  | -   | -   |
| *** Partial breakage of HUF deposit executed on next Bank Working Day.  |   |   |   |   |
| <b>deposit services – in a currency other than HUF</b>  | <b>deposit fixing</b>   |   | <b>deposit breakage</b>                         |   |
| on a paper basis  | According to weekend branch opening hours                       | T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order) | In accordance with weekend branch opening hours | Immediate   |
| CIB Internet Bank, <del>mobilCIB</del> , BT, CIB24, SWIFT INBIZ, CIB Business Online                              | Continuous  | T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order) | Continuous                                      | Immediate   |
| <b>account opening</b>  | The account is opened on the next Bank Working Day.             |   |   |   |
| <b>night safe</b>   | <b>Paying HUF to a HUF bank account</b>                         | <b>Paying in foreign currency to foreign bank account</b>                               | <b>Paying HUF to a foreign bank account</b>     | <b>Paying in foreign currency to a HUF bank account</b> |
|   | Immediate   | Next Bank Working Day   | Next Bank Working Day                           | Next Bank Working Day                                   |
| <b>Closing time of the Bank Working Day (orders submitted by the Client)</b>                                      |   |   |   |   |
| on a paper basis (intra-bank HUF transfer (one-off) and transfer between own accounts)                            | 2nd hour following the time specified in "Submission of orders" |   |   |   |
| CIB Internet Bank, <del>mobilCIB</del> , <u>CIB Bank mobile application</u> , <u>CIB Bank Online</u> , BT, CIB24, | 2nd hour following the time specified in "Submission of orders" |   |   |   |

|  |  |
|--|--|
| INBIZ,<br>CIB Business<br>Online,<br>CIB TPP<br>channel<br>(intra-bank<br>HUF transfer<br>(one-off) and<br>FCY transfer<br>without<br>conversion and<br>transfer<br>between own<br>accounts) |  |
|--|--|