

## **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 Business and Other Associations CIB Business Account 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 2<sup>nd</sup> March, 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 unilaterally with effect from 2<sup>nd</sup> March 2020 due to the introduction of the instant payment services.

The details of modification can be found in Lists of Conditions attached as I. appendix. All the changes are showed with italic letters and underline.

Further to the above there are technical modifications, - because of the administration error- in the Banking Timetables within that in the following timetables “Acceptance and Execution of Orders (Banking Timetable)”, and “Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days”, The relevant lines of Banking Timetables are set out in Annex II. has been supplemented with the CIB Business Online Channel.

In the “Acceptance and Execution of Orders (Banking Timetable) Weekend Banking Timetable for Branches that are also open at Weekends” there was also a record that was earlier announced related to the instant

payment that was now cancelled. All the amendments and modifications are included in Appendix nr. II. (the changes are showed with italic letters and underline, the deleted parts with strikethrough)

**In case of Customers (those that cannot be categorized as Sole Traders or Consumers) related to the Bank's General Corporate Business Regulations, the reasons for the amendment of the Lists of Conditions indicated above are the following:**

1. Amendment of the abovementioned document affects the introduction of the instant payment according to section 20.2.18. of Bank's General Corporate Business Regulations:

*20.2.18. the entry into effect or a change in any legal or administrative regulations, court decisions, provisions issued by the central bank, the supervisory authority or any other authority, or a change in the interpretation and application of such regulations, or the introduction of a new source of law resulting from EU statute which is to be applied in Hungary with binding effect and is expected to be adopted by Hungarian law, or any changes in such sources of law.*

In the English language version of the "List of Conditions for Non-Resident Business Organisations" – further to the above – due to administration error there was a technical modification in the frame of which under point 1.1 "HUF Domestic Transfer" the sub points Bank-to-bank GIRO transfer and Intrabank HUF transfer were amended with Business Terminal (BT) channel.

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

**Date of publication (display in branches): 31st December 2019**

**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**

**1. 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 2<sup>nd</sup> March, 2020 as follows:**

2.Account management and payment services /2.1 Forint transfer within Hungary

<b>♦ Bank-to-bank HUF instant transfer via GIRO</b>	
BT, CIB Business Terminal, INBIZ**	5 ‰, min. HUF 580
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	5,58 ‰, min. HUF 628
CIB Business Online	5,58 ‰, min. HUF 628
CIB TPP channel	5,58 ‰, min. HUF 628

<b>♦ Intra-bank HUF instant transfer</b>	
BT, CIB Business Terminal, INBIZ**	1,63 ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	3,15 ‰, min. HUF 584
CIB Business Online	3,15 ‰, min. HUF 584
CIB TPP channel	3,15 ‰, min. HUF 584

**2. 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” 1.General Terms and Conditions point, 5.3 Transaction Fee subpoint and the 2.Account management and payment services point / 2.1 Forint transfer within Hungary subpoint will be amended from 2<sup>nd</sup> March, 2020 as follows**

1.General Terms and Conditions/ 5.3 Transaction Fee

- Bank-to-bank HUF instant transfer via GIRO
- Intra-bank HUF instant transfer

2.Account management and payment services/ 2.1 Forint transfer within Hungary

<b>♦ Bank-to-bank HUF instant transfer via GIRO*</b>	
BT, CIB Business Terminal, INBIZ**	2,40 ‰, min. HUF 340

CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	2,40 ‰, min. HUF 340
CIB Business Online	2,40 ‰, min. HUF 340
CIB TPP channel	2,40 ‰, min. HUF 340

<b>♦ Intra-bank HUF instant transfer*</b>	
BT, CIB Business Terminal, INBIZ**	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0,80 ‰, min. HUF 184
CIB Business Online	0,80 ‰, min. HUF 184
CIB TPP channel	0,80 ‰, min. HUF 184

**3. 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”<sup>1</sup> CIB Bank Account point 1.1 HUF Domestic Transfer subpoint and the 2 CIB Investment Account point 1.11 HUF Domestic Transfer subpoint will be amended from 2nd March, 2020 as follows:**

1 CIB Bank Account/ 1.1 HUF Domestic Transfer

<b>♦ Bank-to-bank HUF instant transfer via GIRO</b>	
CIB Internet Bank, BT, INBIZ**, 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

<b>♦ Intra-bank HUF instant transfer</b>	
CIB Internet Bank, BT, INBIZ**, CIB Bank mobile application, CIB Bank Online	3,39 ‰, min. HUF 339
CIB Business Online	3,39 ‰, min. HUF 339
CIB TPP channel	3,39 ‰, min. HUF 339

Furthermore, the List of Conditions, only in the English language version 1.1 point, will be amended with BT (Business terminal) channel.

2 CIB Investment Account/ 1.11 HUF Domestic Transfer

<b>♦ Bank-to-bank HUF instant transfer via GIRO</b>	
CIB Internet Bank, BT, INBIZ**	2,72 ‰, min. HUF 121
CIB Business Online	2,72 ‰, min. HUF 121
CIB TPP channel	2,72 ‰, min. HUF 121

♦ Intra-bank HUF instant transfer	
CIB Internet Bank, BT, INBIZ**	1,66 ‰ min HUF 113
CIB Business Online	1,66 ‰ min HUF 113
CIB TPP channel	1,66 ‰ min HUF 113

Furthermore, the List of Conditions, only in the English language version 1.1 point, will be amended with BT (Business terminal) channel.

**4. 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” Domestic HUF transfer part will be amended from 2<sup>nd</sup> March, 2020 as follows:**

Domestic HUF Transfers

♦ Bank-to-bank HUF instant transfer via GIRO	
Via Electronic Service*	5,89 ‰, min. 391 HUF
CIB Business Online	5,89 ‰, min. 391 HUF
CIB TPP channel	5,89 ‰, min. 391 HUF
*Except Swift and eBroker Channel	

♦ Intra-bank HUF instant transfer	
Via Electronic Service*	4,13 ‰, min. 364 HUF
CIB Business Online	4,13 ‰, min. 364 HUF
CIB TPP channel	4,13 ‰, min. 364 HUF
*Except Swift and eBroker Channel	

**5. 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” Domestic HUF transfer part will be amended from 2<sup>nd</sup> March, 2020 as follows:**

Domestic HUF Transfers

♦ Bank-to-bank HUF instant transfer via GIRO*	
Via Electronic Service*	2,01 ‰, min. 204-HUF
CIB Business Online	2,01 ‰, min. 204-HUF
CIB TPP channel	2,01 ‰, min. 204-HUF
*Except Swift and eBroker Channel	

♦ Intra-bank HUF instant transfer*	
Via Electronic Service*	1,43 ‰, min. 121 HUF
CIB Business Online	1,43 ‰, min. 121 HUF

CIB TPP channel	1,43 ‰, min. 121 HUF
*Except Swift and eBroker Channel	

**6. 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”, Domestic HUF transfer part will be amended from 2nd March, 2020 as follows:**

Domestic HUF Transfers

<b>♦ Bank-to-bank HUF instant transfer via GIRO</b>	
BT, CIB Business Terminal, INBIZ**	4,52 ‰ min. 425 HUF, max. 135 204 HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	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>♦ Intra-bank HUF instant transfer</b>	
BT, CIB Business Terminal, INBIZ**	2,58 ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	1,98 ‰
CIB Business Online	2,58 ‰
CIB TPP channel	1,98 ‰

**7. 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”, Domestic HUF transfer part will be amended from 2nd March, 2020 as follows .**

Domestic HUF Transfers

<b>♦ Bank-to-bank HUF instant transfer via GIRO*</b>	
BT, CIB Business Terminal, INBIZ**	1,84 ‰, min. 204 HUF, max. 135 616 HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	1,84 ‰, min. 204 HUF, max. 135 616 HUF
CIB Business Online	1,84 ‰, min. 204 HUF, max. 135 616 HUF
CIB TPP channel	1,84 ‰, min. 204 HUF, max. 135 616 HUF
<b>♦ Intra-bank HUF instant transfer*</b>	
BT, CIB Business Terminal, INBIZ**,	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0
CIB Business Online	0
CIB TPP channel	0

**Appendix II.**

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