



Announcement on the amendment of

the “Acceptance and Execution of Orders” and the “Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days and the “Acceptance and Execution of Orders (Banking Timetable) Weekend Banking Timetable for Branches that are also Open at Weekends” effective from 9th November 2015

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the **“Acceptance and Execution of Orders” and the “Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days and the “Acceptance and Execution of Orders (Banking Timetable) Weekend Banking Timetable for Branches that are also Open at Weekends”** (Annex of the “General List and Conditions for Business and Other Organisations and Sole Traders” and Annex of the “General List of Conditions for Business and Other Organisations and Sole Traders CIB Bank Account Plus” and Annex of the “General List of Conditions for Business and Other Organisations, and within this for Customers using Corporate Banking and Structured Finance Services”) will be amended as follows with effect from 9th November 2015:

- I. The **“Acceptance and Execution of Orders” and the “Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days”** will be amended as follows (modifications are highlighted by underlines and Italic letters, and data preceding the modification are marked by strikethrough):

ORDERS SUBMITTED BY THE CLIENT (OUTGOING)				
	Submission of orders for same (T) day processing*	Expected time of execution of orders	Submission of orders for same (T) day processing*	Expected time of execution of orders
collection order, official transfer, order to transfer funds	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
<u>authorisation letter</u>				
<i>on a paper basis</i>	<i><u>On Bank Working Days by 15.00 hours</u></i>	<i><u>T Bank Working Day</u></i>	<i><u>On Bank Working Days by 15.00 hours</u></i>	<i><u>T Bank Working Day</u></i>

FCY transfer order (clean) <i>(one-off)</i>	bank-to-bank transfer	intra-bank transfer and transfer between own accounts
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Díjnet invoice payment – CIB Internet Bank				
	<i>Continuous</i>	Immediate	-	-
Contingent transfer (mobile phone top-up by the subscriber) – CIB Internet Bank, mobilCIB, CIB24				
	<i>Continuous</i>	Immediate	-	-

ORDERS RECEIVED FOR THE CLIENT (INCOMING)		
	Acceptance of orders for same (T) day processing	Expected time of execution
FCY transfer (clean) <i>(one-off)</i>	bank-to-bank transfer	

WITHDRAWAL/AMENDING OF ORDERS				
In the case of intra-bank orders, the orders – once they have been accepted – cannot be withdrawn or amended.				
	in Branch	via CIB24	CIB Internet Bank	BT
bank-to-bank HUF transfer <i>(one-off)</i>	Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank. Withdrawal of BT order with fax confirmation-type orders: until 15.00 hours. Amendment not possible.	Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted after the Cut-off Time: until midnight on the day before execution by the Bank. Amendment not possible.	-	Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted after the Cut-off Time: up to the time of execution by the Bank. Amendment not possible.

Closing time of the Bank Working Day (orders received in favour of the Client)

HUF transfers received from abroad, transfers received in an EEA currency, transfers received in non-EEA currency (in the case of items not required conversion), transfers received in non-EEA currency (in the case of items requiring conversion)	1st hour (until 18.00 hours) following the time specified in "Acceptance of orders for same (T) day processing"
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The Bank registers the orders which have been given between the starting time of the Bank Working Day and the Cut Off Time, *except the orders via RTGS system, which the Bank rejects.*

II. Further amendment: the **"Acceptance and Execution of Orders"** will be amended as follows (modifications are highlighted by underlines and Italic letters, and data preceding the modification are marked by strikethrough):

OTHER SERVICES		
deposit services – in HUF	deposit fixing	deposit breakage****
****We accept orders for T day execution in respect of the partial breakage of a HUF deposit until 18.00 <u>17.00</u> hours. In the case of orders received after 18.00 <u>17.00</u> hours, the partial breakage is performed on the next Bank Working Day.		

III. Further amendment: the **"Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days"** will be amended as follows (modifications are highlighted by underlines and Italic letters, and data preceding the modification are marked by strikethrough):

OTHER SERVICES		
deposit services – in HUF	deposit fixing	deposit breakage****
****We accept orders for T day execution in respect of the partial breakage of a HUF deposit until 18.00 <u>15.00</u> hours. In the case of orders received after 18.00 <u>15.00</u> hours, the partial breakage is performed on the next Bank Working Day.		

- IV. The “**Acceptance and Execution of Orders (Banking Timetable) Weekend Banking Timetable for Branches that are also Open at Weekends**” will be amended as follows (modifications are highlighted by underlines and Italic letters, and data preceding the modification are marked by strikethrough):

ORDERS SUBMITTED BY THE CLIENT (OUTGOING)				
	Submission of orders*	Expected time of execution of orders	Submission of orders*	Expected time of execution of orders
collection order, official transfer, order to transfer funds	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
<u>authorisation letter</u>				
<i>on a paper basis</i>	<i><u>In accordance with weekend branch opening hours</u></i>	<i><u>Next Bank Working Day</u></i>	<i><u>In accordance with weekend branch opening hours</u></i>	<i><u>Next Bank Working Day</u></i>
FCY transfer order (clean) <u>(one-off)</u>	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
Dijnet invoice payment – CIB Internet Bank				
	<i><u>Continuous</u></i>	Immediate	-	-
Contingent transfer (mobile phone top-up by the subscriber) – CIB Internet Bank, mobilCIB, CIB24				
	<i><u>Continuous</u></i>	Immediate	-	-
ORDERS RECEIVED FOR THE CLIENT (INCOMING)				
	Acceptance of orders for same (T) day processing		Expected time of execution of orders	
FCY transfer <u>(one-off)</u>	bank-to-bank transfer			
WITHDRAWAL/AMENDMENT OF ORDERS				
In the case of intra-bank orders, the orders – once they have been accepted – cannot be withdrawn or amended.				
	in Branch	via CIB24	CIB Internet Bank	BT

<p>bank-to-bank HUF transfer <i>(one-off)</i></p>	<p>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.</p>	<p>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.</p>	<p>-</p>	<p>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.</p>
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<p>Closing time of the Bank Working Day (orders submitted by the Client)</p>	
<p>on a paper basis <i>(intra-bank HUF transfer (one-off) and transfer between own accounts)</i></p>	<p>2nd hour following the time specified in "Submission of orders for same (T) day processing"</p>
<p>CIB Internet Bank, mobilCIB, BT, CIB24, INBIZ <i>(intra-bank HUF transfer (one-off) and FCY transfer without conversion and transfer between own accounts)</i></p>	<p>2nd hour following the time specified in "Submission of orders for same (T) day processing"</p>

The reasons for the amendment of above are set out in the following sections of the Bank's General Corporate Business Regulations:

"20.2.19 changes in the Bank's IT systems, internal processes, or procedural, operational and risk assumption regulations;"

If you do not accept the amendment(s), you have the option, by the day before the effective date, of terminating the framework agreement in person at a branch of our bank or in writing, with immediate effect, free of charge. If you do not do so, the Bank will regard the amendment to have been accepted by you.

CIB Bank Zrt.

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