

Announcement on the amendment of

- The list of conditions entitled “CIB ELECTRONIC BUSINESS ACCOUNT keeping package”,
- The list of conditions entitled “CIB ELECTRONIC BUSINESS ACCOUNT PLUS keeping package”,
- The list of conditions entitled “General List of Conditions for Businesses and other Organisations and Sole Traders”,
- The list of conditions entitled “General List of Conditions for Businesses and other Organisations and Sole Traders, CIB Bank Account Plus”,
- The list of conditions entitled “CIB PREMIUM ACCOUNT keeping package”,
- The list of conditions entitled “CIB PREMIUM ACCOUNT PLUS keeping package”,
- The list of conditions entitled “ CIB YIELD DEPOSIT technical account”,
- The list of conditions entitled “CIB BUSINESS ACCOUNT keeping package”,
- The list of conditions entitled “FOR NON-RESIDENT BUSINESS ORGANISATIONS”,
- The list of conditions entitled “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”;

effective 1 October 2015,

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; co. reg. no.: 01-10-041004) (hereinafter: Bank) hereby **informs its Clients** that the list of conditions above are to be **modified as from 1 October 2015 as follows:**

I. The chapters of “ON-DEMAND INTERESTS” of the list of conditions entitled “CIB ELECTRONIC BUSINESS ACCOUNT keeping package”, and the list of conditions entitled “CIB ELECTRONIC BUSINESS ACCOUNT PLUS keeping package”, is to be modified as follows:

Effective until 30 September 2015:

| ON-DEMAND INTERESTS | | | | | | | | | |
|--|--|-----------------|-------------------|-----------------|--------------------------|------------------------|--------------------------|------------------------|---|
| <p>♦ HUF account</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Amount</td> <td style="text-align: right;">annual interest</td> </tr> <tr> <td>0 - 1 million HUF</td> <td style="text-align: right;">AK¹</td> </tr> <tr> <td>For the part over 1m HUF</td> <td style="text-align: right;">35% of BK²</td> </tr> <tr> <td>For the part over 5m HUF</td> <td style="text-align: right;">50% of BK²</td> </tr> </table> | Amount | annual interest | 0 - 1 million HUF | AK ¹ | For the part over 1m HUF | 35% of BK ² | For the part over 5m HUF | 50% of BK ² | <p>¹ AK (basic interest): the operational on-demand interest announced for the HUF current accounts of resident business associations.</p> <p>² BK: The lowest annual interest of the 1-week Corporate Term HUF Deposit as announced by CIB in the HUF Interest Information leaflet, Napi Gazdaság, Világgazdaság and on the website (www.cib.hu)</p> |
| Amount | annual interest | | | | | | | | |
| 0 - 1 million HUF | AK ¹ | | | | | | | | |
| For the part over 1m HUF | 35% of BK ² | | | | | | | | |
| For the part over 5m HUF | 50% of BK ² | | | | | | | | |
| <p>♦ FX account changing weekly³</p> | <p>³ announced by CIB in the HUF and Foreign Exchange Interest Information Leaflet, in Napi Gazdaság, Világgazdaság and on its website: www.cib.hu.</p> | | | | | | | | |

Interests are settled on the basis of the daily closing portfolio, at the end of the month.

Effective from 1 October 2015:

| * ON-DEMAND INTERESTS | | * |
|---|--|--|
| <p>♦ HUF account</p> <p>Amount annual interest</p> <p>0 - 1 million HUF AK¹</p> <p>For the part over 1m HUF 100% of BK²</p> <p>For the part over 5m HUF 100% of BK²</p> | | <p>¹ AK (basic interest): the operational on-demand interest announced for the HUF current accounts of resident business associations.</p> <p>² BK: The lowest annual interest of the 1-week Corporate Term HUF Deposit as announced by CIB Bank in the HUF Interest Information leaflet and on the website (www.cib.hu)</p> |
| <p>♦ FX account</p> <p>changing weekly ³</p> | | <p>³ announced by CIB Bank in the HUF and Foreign Exchange Interest Information Leaflet and on its website: www.cib.hu.</p> |

Interests are settled on the basis of the daily closing portfolio, at the end of the month.

II. The list of conditions entitled “CIB ELECTRONIC BUSINESS ACCOUNT keeping package”, the list of conditions entitled “CIB ELECTRONIC BUSINESS ACCOUNT PLUS keeping package”, the list of conditions entitled “General List of Conditions for Businesses and other Organisations and Sole Traders”, the list of conditions entitled “General List of Conditions for Businesses and other Organisations and Sole Traders, CIB Bank Account Plus”, the list of conditions entitled “CIB PREMIUM ACCOUNT keeping package”, the list of conditions entitled “CIB PREMIUM ACCOUNT PLUS keeping package”, the list of conditions entitled “CIB YIELD DEPOSIT technical account”, the list of conditions entitled “CIB BUSINESS ACCOUNT keeping package”, the list of conditions entitled “FOR NON-RESIDENT BUSINESS ORGANISATIONS”, the list of conditions entitled “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 with the logo of National Deposit Insurance Fund.

III. The list of conditions entitled “General List of Conditions for Businesses and other Organisations and Sole Traders”, the list of conditions entitled “General List of Conditions for Businesses and other Organisations and Sole Traders, CIB Bank Account Plus”, the list of conditions entitled “FOR NON-RESIDENT BUSINESS ORGANISATIONS” 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” has been modified according to the following. (the deleted part is marked by strike through):

5.1 General deposit conditions

Publication of interest rates

CIB publishes its instant-access and fixed-deposit interest rates in the Forint and Foreign Currency Interest Rate Notice for Business and Other Organisations, in the newspaper „Napi gazdaság”, and „Világ gazdaság” and on its website at www.cib.hu.

IV. The part of “ON-DEMAND INTERESTS” of the list of conditions entitled “CIB PREMIUM ACCOUNT keeping package”, the list of conditions entitled “CIB PREMIUM ACCOUNT PLUS keeping package”, and the list of conditions entitled “CIB BUSINESS ACCOUNT keeping package” will be amended as follow (the deleted part is marked by strike through):

| ON-DEMAND INTERESTS | |
|----------------------------|------------------------------|
| ♦ FX account | changing weekly ² |

Interests are settled on the basis of the daily closing portfolio, at the end of the month.

² announced by CIB in the HUF and Foreign Exchange Interest Information Leaflet, in Napi-Gazdaság, Világgazdaság and on its website: www.cib.hu.

The reasons for the amendment of Section I. are set out in the following sections of the Bank’s General Corporate Business Regulations:

20.2.24 “ A change in the business policy objectives of the Bank”

Further in case of sole traders, in the following part of the 20.1.4 point of Bank’s General Retail Business Regulations for Consumers and Sole Traders:

“ A change in the business policy objectives of the Bank”

The reasons for the amendment of Section II. are set out in the following sections of the 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 is such sources of law;”

Further in case of sole traders, in the following part of the 20.1.4 point of Bank’s General Retail Business Regulations for Consumers and Sole Traders:

“ the entry into force or amendment of any legal regulation, administrative rule, or court resolution, central-bank, supervisory or other authority provision, or a change in the interpretation and application of such regulations, or the introduction of a new source of law resulting from EU legislation which is to be applied in Hungary with binding effect and is expected to be implemented in Hungarian law, or any change in such sources of law”;

If you do not accept the amendment(s), then you have the option, up to the day before such amendment(s) go into effect, of cancelling, in person, at one of our branches or in writing, and with immediate effect and free of charge, the framework agreement; if you do not do so, the Bank will deem the amendment(s) to have been accepted by you.

CIB Bank Zrt.

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