

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 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 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 Business Account keeping
package”**

**“List of Conditions for Non-resident Business Organizations”,
and the Annexes of these Condition Lists**

the “Acceptance and Execution of Orders” and

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

effective from 15th September, 2017

1. **CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that list of conditions entitled the „General List of Conditions for Business and Other Organisations and Sole Traders” will be amended from 15th September, 2017 as follows:**

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

According to 2.1. point of the list of conditions:

| 2.1. Forint transfer within Hungary | |
|---|----------------------|
| ♦ Bank-to-bank HUF transfer via GIRO | |
| In paper format | 4,49‰, min. HUF 1132 |
| CIB 24 | 3,56‰, min. HUF 661 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 3,57‰, min. HUF 505 |
| CIB Internet Bank, mobilCIB, CIB Bank mobile application, <u>CIB Bank Online</u> | 3,98‰, min. HUF 547 |
| ♦ Intra-bank HUF transfer | |
| In paper format | 2,86‰, min. HUF 1132 |
| CIB 24 | 2,33‰, min. HUF 661 |
| BT, CIB Business Terminal, INBIZ** | 1,53‰ |
| CIB Internet Bank, mobilCIB, CIB Bank mobile application, <u>CIB Bank Online</u> | 2,95‰, min. HUF 547 |

According to 2.6. point of the list of conditions:

| 2.6. FCY transfer, HUF transfer abroad | |
|--|-----------------------|
| ♦ Bank-to-bank FCY transfer, HUF transfer abroad From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system. | |
| In paper format, CIB 24 | 4,67‰, min. USD 55,45 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 2,99‰, min. USD 41,36 |
| CIB Internet Bank, CIB Bank mobile application, <u>CIB Bank Online</u> ²⁶ | 3,27‰, min. USD 38,17 |

| | |
|--|-----------------------|
| ♦ SEPA transfer, other EUR transfer within EEA (Target) From 1th November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service. | |
| In paper format, CIB 24 | 4,31‰, min. 49,70 EUR |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 2,12‰, min. 37,07 EUR |
| CIB Internet Bank, CIB Bank mobile application, <i>CIB Bank Online</i> ²⁶ | 2,32‰, min. 34,21 EUR |
| ♦ Intra-bank FCY transfer | |
| In paper format, CIB 24 | 1,28‰, min. USD 66,32 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 0,39‰ |
| CIB Internet Bank, CIB Bank mobile application, <i>CIB Bank Online</i> ²⁶ | 0,86‰ |

26 Service is not yet available in CIB Bank mobile application *and CIB Bank Online*. After the launch of CIB Bank mobile application *and CIB Bank Online* the Bank will continuously introduce new services in the *applications* till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

According to 2.9. point of the list of conditions:

| | |
|---|--------------------------|
| 1.1. Electronic banking services | |
| ♦ CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB, <i>CIB Bank Online</i>) | |
| Registration fee (only payable upon first application for service) | HUF 3 301 |
| Fee for modification of internet-based electronic services (at branch or via CIB24) ² | HUF 1 100 / modification |
| Security SMS notification of logins and blockings | 0 |
| Token use monthly fee ³ /user If the user uses the same password generator with respect to several customers, the fee is charged for each customer. | HUF 220 |
| One-off fee for first requested token, per user | 0 |
| One-off fee for token replacement (in the event of loss, theft or damage) | HUF 5 502 |
| Easy Token use fee • If the user uses the same password generator with respect to several customers, the fee is charged for each customer. | HUF 208 / month / user |
| Fee for requested easy token • | 0 |
| One-off fee for easy token replacement (in the event of loss, theft or damage) • | HUF 2 602 |

| | |
|---|-----------------------|
| CIB mobilToken use fee • If the user uses the same password generator with respect to several customers, the fee is charged for each customer. | HUF 52 / month / user |
| Fee for requested CIB mobilToken • | HUF 0 |
| One-off fee for CIB mobilToken replacement (re-registration) • | HUF 0 |
| • The fee is used in case of new or modified agreement signed from 08. August 2013. | |

2. The 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 15th September, 2017 as follows:

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

According to 2.1. point of the list of conditions:

| 2.1. Forint transfer within Hungary | |
|--|---------------------|
| ♦ Bank-to-bank HUF transfer via GIRO* | |
| In paper format | 2,55‰, min. HUF 591 |
| CIB 24 | 1,97‰, min. HUF 472 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 1,71‰, min. HUF 296 |
| CIB Internet Bank, mobilCIB, CIB Bank mobile application, <u>CIB Bank Online</u> | 1,71‰, min. HUF 296 |
| ♦ Intra-bank HUF transfer* | |
| In paper format | 1,20‰, min. HUF 576 |
| CIB 24 | 0,75‰, min. HUF 461 |
| BT, CIB Business Terminal, INBIZ** | 0 |
| CIB Internet Bank, mobilCIB, CIB Bank mobile application, <u>CIB Bank Online</u> | 0,75‰, min. HUF 172 |

According to 2.6. point of the list of conditions:

| 2.6. FCY transfer, HUF transfer abroad | |
|---|-----------------------|
| ♦ Bank-to-bank FCY transfer, HUF transfer abroad* From 1th November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system. | |
| In paper format, CIB 24 | 3,17‰, min. USD 26,43 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 1,99‰, min. USD 26,43 |
| CIB Internet Bank, CIB Bank mobile application, <i>CIB Bank Online</i> ²⁶ | 1,99‰, min. USD 26,43 |
| ♦ SEPA transfer, other EUR transfer within EEA (Target)* From 1th November 2016 this fee will include the „SWIFT transfer charge" which is cost of using SWIFT FileAct service. | |
| In paper format, CIB 24 | 2,93‰, min. EUR 23,69 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 1,41‰, min. EUR 23,69 |
| CIB Internet Bank, CIB Bank mobile application, <i>CIB Bank Online</i> ²⁶ | 1,41‰, min. EUR 23,69 |
| ♦ Intra-bank FCY transfer* | |
| In paper format, CIB 24 | 1,12‰, min. USD 21,14 |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 0 |
| CIB Internet Bank, CIB Bank mobile application, <i>CIB Bank Online</i> ²⁶ | 0 |

²⁶ Service is not yet available in CIB Bank mobile application *and CIB Bank Online*. After the launch of CIB Bank mobile application *and CIB Bank Online* the Bank will continuously introduce new services in the *applications* till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

According to 2.9. point of the list of conditions:

| 1.2. Electronic banking services | |
|---|--------------------------|
| ♦ CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB, <i>CIB Bank Online</i>) | |
| Registration fee (only payable upon first application for service) | HUF 3 301 |
| Fee for modification of internet-based electronic services (at branch or via CIB24) ² | HUF 1 100 / modification |
| Security SMS notification of logins and blockings | 0 |
| Token use monthly fee ³ /user If the user uses the same password generator with respect to several customers, the fee is charged for each customer. | HUF 220 |
| One-off fee for first requested token, per user | 0 |
| One-off fee for token replacement (in the event of loss, theft or damage) | HUF 5 502 |
| Easy Token use fee • If the user uses the same password generator with respect to several customers, the fee is charged for each customer. | HUF 208 / month / user |
| Fee for requested easy token • | 0 |
| One-off fee for easy token replacement (in the event of loss, theft or damage) • | HUF 2 602 |
| CIB mobilToken use fee • If the user uses the same password generator with respect to several customers, the fee is charged for each customer. | HUF 52 / month / user |
| Fee for requested CIB mobilToken • | HUF 0 |
| One-off fee for CIB mobilToken replacement (re-registration) • | HUF 0 |
| • The fee is used in case of new or modified agreement signed from 08. August 2013. | |

2. The list of conditions entitled the “List of Conditions for Business and Other Associations CIB Premium Account keeping package” will be amended from 15th September, 2017 as follows:

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

| DOMESTIC HUF TRANSFERS | |
|--|---|
| ♦ Interbank HUF transfer via GIRO | |
| Paper-based service | 3,45‰, min. 1032 HUF, max. 173 582 HUF |
| CIB 24 | 5,75‰, min. 830 HUF, max. 173 582 HUF |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 3,22‰, min. 370 HUF, max. 117 543 HUF |
| CIB Internet Bank, mobilCIB, CIB Bank mobile application, <u>CIB Bank Online</u> | 3,35‰, min. 383 HUF, max. 117 543 HUF |
| ♦ HUF transfer between bank accounts kept by CIB | |
| Paper-based service | 1,72‰, min. 1 032 HUF, max. 169 437 HUF |
| CIB 24 | 5,17‰, min. 830 HUF, max. 169 437 HUF |
| BT, CIB Business Terminal, INBIZ** | 2,41‰ |
| CIB Internet Bank, mobilCIB, CIB Bank mobile application, <u>CIB Bank Online</u> | 1,86‰ |
| ♦ Recording and modification of HUF standing order | |
| Paper-based service, CIB 24 | 550 HUF /order |
| CIB Internet Bank, CIB Bank mobile application, <u>CIB Bank Online</u> ² | 0 |
| INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER | |
| ♦ International interbank FX transfer, HUF transfer From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system. | |
| Paper-based service, CIB 24 | 3,77‰ min. 42,57 USD, max. 781,63 USD |
| BT , CIB Business Terminal, INBIZ**, Swift MT101** | 3,05‰, min. 38,14 USD, max. 531,63 USD |
| CIB Internet Bank, CIB Bank mobile application, <u>CIB Bank Online</u> ² | 2,82‰, min. 38,11 USD, max. 531,63 USD |
| ♦ SEPA transfer, other EUR transfer within EEA (Target) From 1th November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service. | |
| Paper-based service, CIB 24 | 3,49‰, min. 42,57 EUR, max. 700,64 EUR |
| BT , CIB Business Terminal, INBIZ**, Swift MT101** | 2,16‰, min. 38,14 EUR, max. 476,54 EUR |
| CIB Internet Bank, CIB Bank mobile application, <u>CIB Bank Online</u> ² | 2‰, min. 38,11 EUR, max. 476,54 EUR |

| ♦ FX transfer between bank accounts kept by CIB | |
|---|---------------------------------------|
| Paper-based service, CIB 24 | 4,42‰, min. 30,80 USD, max.776,15 USD |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 1,55‰ |
| CIB Internet Bank, CIB Bank mobile application, <u>CIB Bank Online</u> ² | 1,03‰ |

² Service is not yet available in CIB Bank mobile application and CIB Bank Online. After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

3. The list of conditions entitled the “List of Conditions for Business and Other Associations CIB Premium Account Plus keeping package” will be amended from 15th September, 2017 as follows:

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

| DOMESTIC HUF TRANSFERS | |
|--|---------------------------------------|
| ♦ Interbank HUF transfer via GIRO* | |
| Paper-based service | 2,55‰, min. 591 HUF, max. 177 134 HUF |
| CIB 24 | 1,97‰, min. 472 HUF, max. 177 134 HUF |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 1,32‰, min. 178 HUF, max. 117 901 HUF |
| CIB Internet Bank, mobilCIB, CIB Bank mobile application, <u>CIB Bank Online</u> | 1,32‰, min. 178 HUF, max. 117 901 HUF |

| ♦ HUF transfer between bank accounts kept by CIB* | |
|--|---------------------------------------|
| Paper-based service | 1,20‰, min. 576 HUF, max. 172 753 HUF |
| CIB 24 | 0,75‰, min. 461 HUF max. 172 753 HUF |
| BT, CIB Business Terminal, INBIZ**, | 0 |
| CIB Internet Bank, mobilCIB, CIB Bank mobile application, <u>CIB Bank Online</u> | 0 |

| ♦ Recording and modification of HUF standing order | |
|---|----------------|
| Paper-based service, CIB 24 | 550 HUF /order |
| CIB Internet Bank, CIB Bank mobile application, <u>CIB Bank Online</u> ³ | 0 |

| INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER | |
|---|--|
| ♦ International interbank FX transfer, HUF transfer* | |
| From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system. | |
| Paper-based service, CIB 24 | 3,17‰, min. 26,43 USD, max. 792,75 USD |
| BT , CIB Business Terminal, INBIZ**, Swift MT101** | 1,99‰, min. 26,43 USD, max. 533,79 USD |



| | |
|---|--|
| CIB Internet Bank, CIB Bank mobile application, <i>CIB Bank Online</i> ³ | 1,99‰, min. 26,43 USD, max. 533,79 USD |
| ♦ SEPA transfer, other EUR transfer within EEA (Target)* From 1th November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service. | |
| Paper-based service, CIB 24 | 2,93‰, min. 23,69 EUR, max. 710,6 EUR |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 1,41‰, min. 23,69 EUR, max. 478,48 EUR |
| CIB Internet Bank, CIB Bank mobile application, <i>CIB Bank Online</i> ³ | 1,41‰, min. 23,69 EUR, max. 478,48 EUR |
| ♦ FX transfer between bank accounts kept by CIB* | |
| Paper-based service, CIB 24 | 1,12‰, min. 21,14 USD, max. 792,75 USD |
| BT, CIB Business Terminal, INBIZ**, Swift MT101** | 0 |
| CIB Internet Bank, CIB Bank mobile application, <i>CIB Bank Online</i> ³ | 0 |

³ Service is not yet available in CIB Bank mobile application *and CIB Bank Online*. After the launch of CIB Bank mobile application *and CIB Bank Online* the Bank will continuously introduce new services in the *applications* till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

4. The list of conditions entitled the “List of Conditions for Business and Other Associations CIB Electronic Business Account keeping package” will be amended from 15th September, 2017 in the footnote part as follows:

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

2 Service is not available in CIB Bank mobile application *and CIB Bank Online*.

3 Service is not yet available in CIB Bank mobile application *and CIB Bank Online*. After the launch of CIB Bank mobile application *and CIB Bank Online* the Bank will continuously introduce new services in the *applications* till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

5. The list of conditions entitled the “List of Conditions for Business and Other Associations CIB Electronic Business Account Plus keeping package” will be amended from 15th September, 2017 in the footnote part as follows:

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

4 Service is not available in CIB Bank mobile application *and CIB Bank Online*.

5 Service is not yet available in CIB Bank mobile application *and CIB Bank Online*. After the launch of CIB Bank mobile application *and CIB Bank Online* the Bank will continuously introduce new services in the *applications* till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

6. The list of conditions entitled the “List of Conditions for Business and Other Associations CIB Business Account keeping package” will be amended from 15th September, 2017 in the footnote part as follows:

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

³ Service is not yet available in CIB Bank mobile application *and CIB Bank Online*. After the launch of CIB Bank mobile application *and CIB Bank Online* the Bank will continuously introduce new services in the *applications* till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

7. The list of conditions entitled the “List of Conditions for Non-Resident Business Organisations” will be amended from 15th September, 2017 as follows:

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

According to 1.1. point of the list of conditions:

| 1.1. HUF DOMESTIC TRANSFER | |
|---|---------------------|
| ♦ Bank-to-bank GIRO transfer | |
| In paper format | 5,50‰, min. HUF 335 |
| CIB 24 | 5,12‰, min. 335 Ft |
| CIB Internet Bank, CIB WAP Bank/mobilCIB, INBIZ**, Swift MT101**, CIB Bank mobile application, <i>CIB Bank Online</i> | 3,56‰, min. HUF 317 |

| | |
|--|---------------------|
| ♦ Intrabank HUF transfer | |
| In paper format | 3,17‰, min. HUF 335 |
| CIB 24 | 3,20‰, min. 335 Ft |
| CIB Internet Bank, CIB WAP Bank/mobilCIB, INBIZ**, CIB Bank mobile application, <i>CIB Bank Online</i> | 3,17‰, min. HUF 317 |

| | |
|---|--------------------|
| ♦ Conditional transfer¹ (mobile phone top-up) | Free of commission |
|---|--------------------|

¹ Products: T-Mobile DOMINO top-up card, vendor: Magyar Telekom Nyrt.; Praktikum top-up card, vendor: ~~Pannon~~ GSM Távközlési Zrt. *Telenor Magyarország Zrt.*; VitaMAX top-up card, vendor: Vodafone Magyarország Zrt. Mobile telephone top-up can be performed via CIB Internet Bank, ~~and mobilCIB~~, *CIB Bank mobile application and CIB Bank Online*, and in the case of the T-Mobile DOMINO top-up card, via CIB WAP Bank.

According to 1.2. point of the list of conditions:

| 1.2. FX TRANSFER, HUF TRANSFER ABROAD² | |
|---|-----------------------|
| ♦ Bank-to-bank FX transfer (includes SWIFT charge) | |
| In paper format, CIB 24 | 3,09‰, min. USD 42,28 |
| CIB Internet Bank, SoftBT, INBIZ**, Swift MT101**, CIB Bank mobile application, <i>CIB Bank Online</i> ⁱⁱⁱ | 3,65‰, min. USD 30,03 |
| ♦ SEPA transfer, other EUR transfer within EEA (Target) (includes SWIFT charge) | |
| In paper format, CIB 24 | 2,98‰, min. EUR 37,9 |
| CIB Internet Bank, SoftBT, INBIZ**, Swift MT101**, CIB Bank mobile application, <i>CIB Bank Online</i> ⁱⁱⁱ | 2.59‰, min. EUR 26,92 |

iii Service is not yet available in CIB Bank mobile application *and CIB Bank Online*. After the launch of CIB Bank mobile application *and CIB Bank Online*, the Bank will continuously introduce new services in the *applications* till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

According to 1.8. point of the list of conditions:

| 1.8. ELECTRONIC BANKING SERVICES | |
|--|------------------------|
| ♦ CIB Internet-based Electronic Services (CIB Internet Bank, CIB WAP Bank/mobilCIB, <i>CIB Bank Online</i>) | |
| Usage fee | USD 21,14/month |
| Security SMS text messages (on login, blocking) | Free of commission |
| Monthly token fee per user* If the user uses the same password generator with respect to several customers, the fee is charged for each customer. | HUF 211 |
| One-off fee for first requested Token, per user | HUF 0 |
| One-off fee for Token replacement (in the event of | HUF 5 285 |
| Easy Token use fee • If the user uses the same password generator with respect to several customers, the fee is charged for each customer. | HUF 208 / month / user |
| Fee for requested easy token • | 0 |
| One-off fee for easy token replacement (in the event of loss, the HUF or damage) • | HUF 2 602 |
| CIB mobilToken use fee • If the user uses the same password generator with respect to several customers, the fee is charged for each customer. | HUF 52 / month / user |
| Fee for requested CIB mobilToken • | HUF 0 |
| One-off fee for CIB mobilToken replacement (re-registration) • | HUF 0 |
| • The fee is used in case of new or modified agreement signed from 30. September 2013. | |
| *Use of the Token is obligatory Sales of earlier used Token will be discontinued from 08 August 2013 instead of that the Client shall choose between two kind of new and more secure Token | |

8. The Bank's Schedule for the Acceptance and Execution of Orders (Banking Timetable) will be amended from 15th September, 2017 as follows:

(The modified parts showed with italic letters and underlined.)

| | | 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 |
|------------|---|---|--------------------------------------|--|--------------------------------------|
| HUF | one-off HUF transfer order | bank-to-bank transfer via GIRO | | intra-bank transfer and transfer between own accounts | |
| | on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) SWIFT MT 101 order (not automatic) | On Bank Working Days by 15.00 hours | T Bank Working Day | Bank branch opening hours on Bank Working Day | T Bank Working Day |
| | CIB Internet Bank, BT (automatic), mobilCIB, CIB24, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application, <u>CIB Bank Online</u> | until 16.30 hours on Bank Working Days | T Bank Working Day | Continuous | Immediate |

| | | 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 |
|--|---|---|--------------------------------------|---|--------------------------------------|
| | value dated and standing HUF transfer order | bank-to-bank transfer via GIRO | | intra-bank transfer and transfer between own accounts | |
| | on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) SWIFT MT 101 order (not automatic) | In accordance with the branch opening hours on the Bank Working Day prior to the value date | Value date | In accordance with the branch opening hours on the Bank Working Day prior to the value date | Value date |
| | CIB Internet Bank, CIB24, BT, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application, <u>CIB Bank Online</u> | Day prior to value date, by midnight | Value date | Day prior to value date, by midnight | Value date |

| | | 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 |
|------------|--|--|--------------------------------------|--|--------------------------------------|
| FCY | one-off FCY transfer order | bank-to-bank transfer | | intra-bank transfer and transfer between own accounts | |
| | transfer order in EUR without conversion | | | | |
| | on a paper basis, 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, <u>CIB Bank Online</u> ***** | On Bank Working Days by 16.00 hours | T+1 Bank Working Day | Continuous | Immediate |
| | in the case of orders involving conversion | 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 |
| | | ***** in case of CIB Bank mobile application <u>and CIB Bank Online</u> the transfer is available between own accounts | | | |
| | transfer in a currency other than EUR or HUF without conversion | bank-to-bank transfer | | intra-bank transfer and transfer between own accounts | |
| | on a paper basis, 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, <u>CIB Bank Online</u> ***** | On Bank Working Days by 16.00 hours | T+2 Bank Working Days | Continuous | Immediate |
| | in the case of orders involving conversion | 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 |
| | | ***** in case of CIB Bank mobile application <u>and CIB Bank Online</u> the transfer is available between own accounts | | | |



| | 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 |
|--|--|--------------------------------------|---|--------------------------------------|
| Contingent transfer – CIB Internet Bank, mobilCIB, CIB Bank mobile application, CIB Bank Online, CIB24 | Contingent transfer (mobile phone top-up by the subscriber) – CIB Internet Bank, mobilCIB, CIB Bank mobile application, CIB Bank Online, CIB24 | | | |
| | Continuous | Immediate | - | - |

| WITHDRAWAL/ AMENDING OF ORDERS | in Branch | via CIB24 | CIB Internet Bank, CIB Bank mobile application, CIB Bank Online | BT |
|---|--|---|--|---|
| | one-off bank-to-bank HUF transfer | 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. | - |
| one-off bank-to-bank FCY transfer, SEPA transfer, other EUR transfer within EEA (Target) | Withdrawal and amendment of orders (except for amendment of currency, amount and number of account to be debited) at the latest by the time of fulfilment by the Bank. | | - | - |
| value dated HUF transfer order | Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours. Amendment not possible. | Withdrawal and amendment of orders is possible until midnight on the day before the 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 transfer order | Withdrawal and amendment of orders is possible up to the Bank Working Day before the due date, in accordance with branch opening hours. | Withdrawal and amendment of orders is possible until midnight on the Bank Working Day before the due date. | CIB Internet Bank: Withdrawal and amendment of orders is possible until midnight on the Bank Working Day before the due date; CIB Bank mobile application, CIB Bank Online: not available, the amendment is not possible. | - |
| multiple transfer order | - | - | - | - |
| value dated multiple transfer order | Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours. Amendment not possible. | - | - | - |
| multiple collection (direct debit) order (launched by beneficiary) | Withdrawal of orders: on Bank Working Days, by 15.00 on the day of submission. Amendment not possible. | - | - | - |
| blocking of direct debt order or authorisation of payment above the specified limit (by the paying party) | On the due day by 18.00 hours, on Bank Working Days in accordance with branch opening hours. | On the due day, by 18.00 hours. | CIB Internet Bank: On the due day, by 18.00 hours; CIB Bank mobile application, CIB Bank Online: not available, the amendment is not possible. | - |
| value dated FCY transfer order, SEPA transfer, other EUR transfer within EEA (Target) | Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours. Amendment not possible. | - | - | Withdrawal of orders: until midnight on the day before the value date. Amendment not possible. |
| postal payment cheque | Withdrawal of orders: by 8.30 hours on T Bank Working Day. Amendment not possible. | - | - | - |

| WITHDRAWAL OF ORDERS | WITHDRAWAL OF ORDERS | |
|---|-------------------------|---|
| | on a paper basis, CIB24 | Within 30 Bank Working Days following the time of execution of the order by the Bank. Exception: postal payment cheques, in which case until the start of postal delivery. |
| BT, CIB Internet Bank, mobilCIB, SWIFT, INBIZ, CIB Bank mobile application, CIB Bank Online | - | |

| CLOSING TIME OF THE BANK WORKING DAY (orders submitted by the Client) | Closing time of the Bank Working Day (orders submitted by the Client) | |
|---|--|---|
| | on a paper basis | 2nd hour following the time specified in "Submission of orders for same (T) day processing" |
| | CIB Internet Bank, BT, mobilCIB, CIB24, SWIFT, INBIZ, CIB Bank mobile application, CIB Bank Online | 2nd hour following the time specified in "Submission of orders for same (T) day processing" |



9. The Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days will be amended from 15th September, 2017 as follows:

(The modified parts showed with italic letters and underlined.)

| | | 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 |
|------------|---|---|--------------------------------------|--|--------------------------------------|
| HUF | one-off HUF transfer order | bank-to-bank transfer via GIRO | | intra-bank transfer and transfer between own accounts | |
| | on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) SWIFT MT 101 order (not automatic) | On Bank Working Days by 11.00 hours | T Bank Working Day | Bank branch opening hours on Bank Working Day | T Bank Working Day |
| | CIB Internet Bank, BT (automatic), mobilCIB, CIB24, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application, <u>CIB Bank Online</u> | until 13.00 hours on Bank Working Days | T Bank Working Day | Continuous | Immediate |

| | | 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 |
|--|---|---|--------------------------------------|---|--------------------------------------|
| | value dated and standing HUF transfer order | bank-to-bank transfer via GIRO | | intra-bank transfer and transfer between own accounts | |
| | on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) SWIFT MT 101 order (not automatic) | In accordance with the branch opening hours on the Bank Working Day prior to the value date | Value date | In accordance with the branch opening hours on the Bank Working Day prior to the value date | Value date |
| | CIB Internet Bank, CIB24, BT, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application, <u>CIB Bank Online</u> | Day prior to value date, by midnight | Value date | Day prior to value date, by midnight | Value date |

| | | 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 |
|------------|--|---|--------------------------------------|--|--------------------------------------|
| FCY | one-off FCY transfer order | bank-to-bank transfer | | intra-bank transfer and transfer between own accounts | |
| | transfer order in EUR without conversion | | | | |
| | on a paper basis, 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, <u>CIB Bank Online</u> **** | On Bank Working Days by 15.00 hours | T+1 Bank Working Day | Continuous | Immediate |
| | in the case of orders involving conversion | 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 |
| | | **** in case of CIB Bank mobile application <u>and CIB Bank Online</u> the transfer is available between own accounts | | | |
| | transfer in a currency other than EUR or HUF without conversion | bank-to-bank transfer | | intra-bank transfer and transfer between own accounts | |
| | on a paper basis, 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, <u>CIB Bank Online</u> ***** | On Bank Working Days by 15.00 hours | T+2 Bank Working Days | Continuous | Immediate |
| | in the case of orders involving conversion | 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 |
| | ***** in case of CIB Bank mobile application <u>and CIB Bank Online</u> the transfer is available between own accounts | | | | |



| | 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 |
|--|--|--------------------------------------|---|--------------------------------------|
| Contingent transfer – CIB Internet Bank, mobilCIB, <u>CIB Bank mobile application</u> , <u>CIB Bank Online</u> , CIB24 | Contingent transfer (mobile phone top-up by the subscriber) – CIB Internet Bank, mobilCIB, <u>CIB Bank mobile application</u> , <u>CIB Bank Online</u> , CIB24 | | | |
| | Continuous | Immediate | - | - |

| WITHDRAWAL/ AMENDING OF ORDERS | in Branch | via CIB24 | CIB Internet Bank, CIB Bank mobile application, <u>CIB Bank Online</u> | BT |
|---|--|---|--|---|
| | one-off bank-to-bank HUF transfer | 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. | - |
| one-off bank-to-bank FCY transfer | Withdrawal and amendment of orders (except for amendment of currency, amount and number of account to be debited) at the latest by the time of fulfilment by the Bank. | | - | - |
| value dated HUF transfer order | Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours. Amendment not possible. | Withdrawal and amendment of orders is possible until midnight on the day before the 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 transfer order | Withdrawal and amendment of orders is possible up to the Bank Working Day before the due date, in accordance with branch opening hours. | Withdrawal and amendment of orders is possible until midnight on the Bank Working Day before the due date. | CIB Internet Bank: Withdrawal and amendment of orders is possible until midnight on the Bank Working Day before the due date; CIB Bank mobile application, <u>CIB Bank Online</u> : not available, the amendment is not possible | - |
| multiple transfer order | - | - | - | - |
| value dated multiple transfer order | Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours. Amendment not possible. | - | - | - |
| multiple collection (direct debit) order (launched by beneficiary) | Withdrawal of orders: on Bank Working Days, by 15:00 on the day of submission. Amendment not possible. | - | - | - |
| blocking of direct debt order or authorisation of payment above the specified limit (by the paying party) | On the due day by 18:00 hours, on Bank Working Days in accordance with branch opening hours. | On the due day, by 18.00 hours. | CIB Internet Bank: On the due day, by 18.00 hours; CIB Bank mobile application, <u>CIB Bank Online</u> : not available, the amendment is not possible | - |
| value dated FCY transfer order | Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours. Amendment not possible. | - | - | Withdrawal of orders: until midnight on the day before the value date. Amendment not possible. |
| postal payment cheque | Withdrawal of orders: by 8.30 hours on T Bank Working Day. Amendment not possible. | - | - | - |

| WITHDRAWAL OF ORDERS | WITHDRAWAL OF ORDERS | |
|--|-------------------------|---|
| | on a paper basis, CIB24 | Within 30 Bank Working Days following the time of execution of the order by the Bank. Exception: postal payment cheques, in which case until the start of postal delivery. |
| BT, CIB Internet Bank, mobilCIB, SWIFT, INBIZ, CIB Bank mobile application, <u>CIB Bank Online</u> | - | |



CIB BANK

| CLOSING TIME OF THE BANK WORKING DAY (orders submitted by the Client) | Closing time of the Bank Working Day (orders submitted by the Client) | |
|---|---|---|
| | on a paper basis | 2nd hour following the time specified in "Submission of orders for same (T) day processing" |
| CIB Internet Bank, BT, mobilCIB, CIB24, SWIFT, INBIZ, CIB Bank mobile application, <i>CIB Bank Online</i> | 2nd hour following the time specified in "Submission of orders for same (T) day processing" | |

The reason for the amendment of the Lists of Conditions indicated above is set out in the following section of the Bank's General Corporate Business Regulations:

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

In case of sole traders the reason for the amendment of the Lists of Conditions indicated above is set out in the following section of the Bank's General Retail Business Regulations for Consumers and Sole Traders:

*20.1.4.:
- introduction of new Services provided to Clients, cancellation or suspension of an existing Service.*

The List of Conditions can be found at www.cib.hu website or in any of CIB branches.

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CIB Bank Ltd.