

## **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 Organizations”,**
- “List of Conditions for Business and Other Associations CIB Yield Deposit technical account”**

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 1<sup>st</sup> January, 2018**

1. **CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the following points and relevant footnotes of list of conditions entitled the „General List of Conditions for Business and Other Organisations and Sole Traders” will be amended from 1<sup>st</sup> January, 2018 as follows:**

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

<b>2.1. Forint transfer within Hungary</b>	
<b>♦ Bank-to-bank HUF transfer via GIRO</b>	
In paper format, <i>Electronic Signature Pad</i>	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, CIB Bank Online	3,98‰, min. HUF 547

<b>♦ Intra-bank HUF transfer</b>	
In paper format, <i>Electronic Signature Pad</i>	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, CIB Bank Online	2,95‰, min. HUF 547

<b>♦ Recording and modification of HUF standing order</b>	
In paper format, Electronic Signature Pad, CIB 24	HUF 1 100 / order
Via an Electronic Service <sup>26</sup>	0

<b>2.6. FCY transfer, HUF transfer abroad</b>	
<b>♦ Bank-to-bank FCY transfer, HUF transfer abroad</b> From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.	
In paper format, <i>Electronic Signature Pad</i> , 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, CIB Bank Online <sup>26</sup>	3,27‰, min. USD 38,17

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

<b>2.7. Other services</b>	
<b>♦ Conversion between client’s own accounts kept at the Bank</b>	Costs incorporated in the exchange rate
<b>♦ Queuing of uncovered, non value-dated HUF transfer orders abroad or FCY transfer orders</b>	HUF 110 / item / day Promotion in case of BT order: 0 HUF till <del>31.12.2017</del> <u>31<sup>st</sup> December, 2018</u>

<b>2.9. Electronic banking services</b>	
<b>♦ CIB Internet-based Electronic Services (CIB Bank mobile application)</b>	
Registration fee <sup>27</sup> (payable upon application for service)	HUF 3 301
Monthly fee	HUF 199 / user

<sup>27</sup> Until ~~31st December 2017~~ 30th June, 2018 the registration fee of the CIB Bank mobile application is HUF 0.

<b>2.12. Statements, certificates, accounting documents, faxes, administration</b>	
<b>♦ <u>Fee for electronic message related to Customs duty payment order service</u><sup>29</sup></b>	<i>HUF 400 / message</i>

<sup>29</sup> Only charged in case of transfer orders based on a bilateral agreement on the use of Customs duty payment order service. The Customs duty payment order service is available from 3rd January, 2018.

2. The following points and relevant footnotes 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 1<sup>st</sup> January, 2018 as follows:

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

<b>2.1. Forint transfer within Hungary</b>	
<b>♦ Bank-to-bank HUF transfer via GIRO*</b>	
In paper format, <i>Electronic Signature Pad</i>	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, CIB Bank Online	1,71‰, min. HUF 296
<b>♦ Intra-bank HUF transfer*</b>	
In paper format, <i>Electronic Signature Pad</i>	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, CIB Bank Online	0,75‰, min. HUF 172
<b>♦ Recording and modification of HUF standing order</b>	
In paper format, <i>Electronic Signature Pad</i> , CIB 24	HUF 1100 / order
Via an Electronic Service <sup>26</sup>	0
<b>2.6. FCY transfer, HUF transfer abroad</b>	
<b>♦ Bank-to-bank FCY transfer, HUF transfer abroad*</b>	
From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.	
In paper format, <i>Electronic Signature Pad</i> , 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, CIB Bank Online <sup>26</sup>	1,99‰, min. USD 26,43

<ul style="list-style-type: none"> <li>♦ <b>SEPA transfer, other EUR transfer within EEA (Target)*</b> From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.</li> </ul>	
In paper format, <i>Electronic Signature Pad</i> , 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, CIB Bank Online <sup>26</sup>	1,41‰, min. EUR 23,69
<ul style="list-style-type: none"> <li>♦ <b>Intra-bank FCY transfer*</b></li> </ul>	
In paper format, <i>Electronic Signature Pad</i> , CIB 24	1,12‰, min. USD 21,14
BT, CIB Business Terminal, INBIZ**, Swift MT101**	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>26</sup>	0

2.7. Other services	
<ul style="list-style-type: none"> <li>♦ <b>Conversion between client’s own accounts kept at the Bank</b></li> </ul>	Costs incorporated in the exchange rate
<ul style="list-style-type: none"> <li>♦ <b>Queuing of uncovered, non value-dated HUF transfer orders abroad or FCY transfer orders</b></li> </ul>	HUF 110 / item / day Promotion in case of BT order: 0 HUF till <del>31.12.2017</del> <u>31st December, 2018</u>

2.9. Electronic banking services	
<ul style="list-style-type: none"> <li>♦ <b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b></li> </ul>	
Registration fee <sup>27</sup> (payable upon application for service)	HUF 3 301
Monthly fee	HUF 199 / user (Special offer: HUF 0 until <del>31.12.2017</del> <u>30th June, 2018</u> )

<sup>27</sup> Until ~~31st December 2017~~ 30th June, 2018 the registration fee of the CIB Bank mobile application is HUF 0.

2.12. Statements, certificates, accounting documents, faxes, administration	
<ul style="list-style-type: none"> <li>♦ <b><u>Fee for electronic message related to Customs duty payment order service</u></b><sup>29</sup></li> </ul>	<u>HUF 400 / message</u>

<sup>29</sup> Only charged in case of transfer orders based on a bilateral agreement on the use of Customs duty payment order service. The Customs duty payment order service is available from 3rd January, 2018.

**3. The following points of list of conditions entitled the „List of Conditions for Business and Other Associations CIB Electronic Business Account keeping package” will be amended from 1<sup>st</sup> January, 2018 as follows:**

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

<b>DOMESTIC HUF TRANSFERS</b>	
<b>♦ Interbank HUF transfer via GIRO</b>	
Paper-based service, <i>Electronic Signature Pad</i>	7,70‰, min. 754 HUF
CIB 24	8,43‰, min. 746 HUF
Via Electronic Service	4,20‰, min. 341 HUF
<b>♦ HUF transfer between bank accounts kept by CIB</b>	
Paper-based service, <i>Electronic Signature Pad</i>	7,59‰, min. 754 HUF
CIB 24	7,50‰, min. 746 HUF
Via Electronic Service	3,86‰, min. 341 HUF
<b>Registration, modification</b>	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	550 HUF /order
Via Electronic Service <sup>3</sup>	0
<b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>	
<b>♦ International interbank FX transfer, HUF transfer</b> From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	4,20‰, min. 36,45 USD
Via Electronic Service <sup>3</sup>	4,65‰, min. 21,78 USD
<b>♦ SEPA transfer, other EUR transfer within EEA (Target)</b> From 1th November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	3,88‰, min. 32,67 EUR
Via Electronic Service <sup>3</sup>	3,3‰, min. 19,52 EUR
<b>♦ FX transfer between bank accounts kept by CIB</b>	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	2,55‰, min. 15,30 USD
Via Electronic Service <sup>3</sup>	33,13 USD

**4. The following points 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 1<sup>st</sup> January, 2018 as follows:**

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

<b>DOMESTIC HUF TRANSFERS</b>	
<b>♦ Interbank HUF transfer via GIRO*</b>	
Paper-based service, <i>Electronic Signature Pad</i>	5,64‰, min. 591 HUF
CIB 24	5,26‰, min. 591 HUF
Via Electronic Service	1,43‰, min. 178 HUF
<b>♦ HUF transfer between bank accounts kept by CIB*</b>	
Paper-based service, <i>Electronic Signature Pad</i>	5,99‰, min. 576 HUF
CIB 24	5,99‰, min. 576 HUF
Via Electronic Service	1,35‰, min. 114 HUF
<b>♦ Recording and modification of HUF standing order</b>	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	550 HUF / order
Via Electronic Service <sup>5</sup>	0
<b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>	
<b>♦ International interbank FX transfer, HUF transfer*</b>	
From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	3,16‰, min. 21,15 USD
Via Electronic Service <sup>5</sup>	2,59‰, min. 15,86 USD
<b>♦ SEPA transfer, other EUR transfer within EEA (Target)*</b>	
From 1th November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	2,92‰, min. 18,96 EUR
Via Electronic Service <sup>5</sup>	1,84‰, min. 14,22 EUR
<b>♦ FX transfer between bank accounts kept by CIB *</b>	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	1,79‰, min. 10,57 USD
Via Electronic Service <sup>5</sup>	5,29 USD

**5. The following points of list of conditions entitled the „List of Conditions for Business and Other Associations CIB Premium Account keeping package” will be amended from 1<sup>st</sup> January, 2018 as follows:**

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

<b>DOMESTIC HUF TRANSFERS</b>	
<b>♦ Interbank HUF transfer via GIRO</b>	
Paper-based service, <i>Electronic Signature Pad</i>	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, CIB Bank Online	3,35‰, min. 383 HUF, max. 117 543 HUF
<b>♦ HUF transfer between bank accounts kept by CIB</b>	
Paper-based service, <i>Electronic Signature Pad</i>	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, CIB Bank Online	1,86‰
<b>♦ Recording and modification of HUF standing order</b>	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	550 HUF /order
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>2</sup>	0
<b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>	
<b>♦ International interbank FX transfer, HUF transfer</b> From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.	
Paper-based service, <i>Electronic Signature Pad</i> , 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, CIB Bank Online <sup>2</sup>	2,82‰, min. 38,11 USD, max. 531,63 USD
<b>♦ SEPA transfer, other EUR transfer within EEA (Target)</b> From 1th November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.	
Paper-based service, <i>Electronic Signature Pad</i> , 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, CIB Bank Online <sup>2</sup>	2‰, min. 38,11 EUR, max. 476,54 EUR



♦ FX transfer between bank accounts kept by CIB	
Paper-based service, <u>Electronic Signature Pad</u> , 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, CIB Bank Online <sup>2</sup>	1,03‰

**6. The following points of list of conditions entitled the „List of Conditions for Business and Other Associations CIB Premium Account Plus keeping package” will be amended from 1<sup>st</sup> January, 2018 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, <u>Electronic Signature Pad</u>	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, CIB Bank Online	1,32‰, min. 178 HUF, max. 117 901 HUF

♦ HUF transfer between bank accounts kept by CIB*	
Paper-based service, <u>Electronic Signature Pad</u>	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, CIB Bank Online	0

♦ Recording and modification of HUF standing order	
Paper-based service, <u>Electronic Signature Pad</u> , CIB 24	550 HUF /order
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>3</sup>	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, <u>Electronic Signature Pad</u> , 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, CIB Bank Online <sup>3</sup>	1,99‰, min. 26,43 USD, max. 533,79 USD

<b>♦ SEPA transfer, other EUR transfer within EEA (Target)*</b> From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.	
Paper-based service, <i>Electronic Signature Pad</i> , 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, CIB Bank Online <sup>3</sup>	1,41‰, min. 23,69 EUR, max. 478,48 EUR

<b>♦ FX transfer between bank accounts kept by CIB*</b>	
Paper-based service, <i>Electronic Signature Pad</i> , 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, CIB Bank Online <sup>3</sup>	0

**7. The following points of list of conditions entitled the „List of Conditions for Business and Other Associations CIB Business Account keeping package” will be amended from 1<sup>st</sup> January, 2018 as follows:**

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

<b>DOMESTIC HUF TRANSFERS</b>	
<b>♦ Interbank HUF transfer via GIRO</b>	
Paper-based service, <i>Electronic Signature Pad</i>	4,68‰, min. 827 HUF
CIB 24	5,07‰, min. 729 HUF
Via Electronic Service	4,68‰, min 397 HUF

<b>♦ HUF transfer between bank accounts kept by CIB</b>	
Paper-based service, <i>Electronic Signature Pad</i>	3,86‰, min. 827 HUF
CIB 24	2,44‰, min. 729 HUF
Via Electronic Service	4,64‰, min. 397 HUF

<b>♦ Recording and modification of HUF standing order</b>	
<b>registration, modification</b>	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	550 HUF /order
Via Electronic Service <sup>3</sup>	0

<b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>	
<b>♦ International interbank FX transfer, HUF transfer</b> From 1st November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	4,25‰, min. 44,5 USD
Via Electronic Service <sup>3</sup>	4,91‰, min. 21,99 USD
<b>♦ SEPA transfer, other EUR transfer within EEA (Target)</b> From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	3,92‰, min. 39,89 EUR
Via Electronic Service <sup>3</sup>	3,48‰, min. 19,71 EUR
<b>♦ FX transfer between bank accounts kept by CIB</b>	
Paper-based service, <i>Electronic Signature Pad</i> , CIB 24	1,70‰, min. 20,10 USD
Via Electronic Service <sup>3</sup>	114,35 USD

**8. The following points and relevant footnotes of list of conditions entitled the “List of Conditions for Non-Resident Business Organisations” will be amended from 1<sup>st</sup> January, 2018 as follows:**

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

<b>1.1. HUF DOMESTIC TRANSFER</b>	
<b>♦ Bank-to-bank GIRO transfer</b>	
In paper format, <i>Electronic Signature Pad</i>	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, CIB Bank Online	3,56‰, min. HUF 317
<b>♦ Intrabank HUF transfer</b>	
In paper format, <i>Electronic Signature Pad</i>	3,17‰, min. HUF 335
CIB 24	3,20‰, min. 335 Ft
CIB Internet Bank, CIB WAP Bank/mobilCIB, INBIZ**, CIB Bank mobile application, CIB Bank Online	3,17‰, min. HUF 317
<b>1.2. FX TRANSFER, HUF TRANSFER ABROAD<sup>2</sup></b>	
<b>♦ Bank-to-bank FX transfer (includes SWIFT charge)</b>	
In paper format, <i>Electronic Signature Pad</i> , CIB 24	3,09‰, min. USD 42,28
CIB Internet Bank, SoftBT, INBIZ**, Swift MT101**, CIB Bank mobile application, CIB Bank Online <sup>iii</sup>	3,65‰, min. USD 30,03

<b>♦ SEPA transfer, other EUR transfer within EEA (Target) (includes SWIFT charge)</b>	
In paper format, <i>Electronic Signature Pad</i> , CIB 24	2,98‰, min. EUR 37,9
CIB Internet Bank, SoftBT, INBIZ**, Swift MT101**, CIB Bank mobile application, CIB Bank Online <sup>iii</sup>	2.59‰, min. EUR 26,92

### 1.8. ELECTRONIC BANKING SERVICES

<b>♦ CIB Internet-based Electronic Services (CIB Bank mobile application)</b>	
Registration fee <sup>iv</sup> (payable upon application for service)	HUF 3 301
Monthly fee	HUF 199 / user

<sup>iv</sup> Until 31st December 2017 30th June, 2018 the registration fee of the CIB Bank mobile application is HUF 0.

### 1.9. STATEMENTS, CONFIRMATIONS, DHL CHARGES

<b>♦ Fee for electronic message related to Customs duty payment order service<sup>vi</sup></b>	<i>HUF 400 / message</i>
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<sup>vi</sup> Only charged in case of transfer orders based on a bilateral agreement on the use of Customs duty payment order service. The Customs duty payment order service is available from 3rd January, 2018.

### 1.11. HUF DOMESTIC TRANSFER

<b>♦ Bank-to-bank GIRO transfer</b>	
In paper format, <i>Electronic Signature Pad</i>	2,73‰, min. HUF 211
CIB 24	2,54‰ min. 211 Ft
CIB Internet Bank, CIB WAP Bank/mobilCIB, INBIZ**, Swift MT101**	1,94‰, min. HUF 106

<b>♦ Intrabank HUF transfer</b>	
In paper format, <i>Electronic Signature Pad</i>	1,55‰, min. HUF 211
CIB 24	1,56‰, min. HUF 211
CIB Internet Bank, CIB WAP Bank/mobilCIB, INBIZ**	1,56‰ min HUF 106

### 1.12. FX TRANSFER, HUF TRANSFER ABROAD<sup>4</sup>

<b>♦ Bank-to-bank FX transfer (includes SWIFT charge)</b>	
In paper format, <i>Electronic Signature Pad</i> , CIB 24	2,73‰, min. USD 21,14
CIB Internet Bank, SoftBT, INBIZ**, Swift MT101**	2,26‰, min. USD 21,14
<b>♦ SEPA transfer, other EUR transfer within EEA (Target) (includes SWIFT charge)</b>	
In paper format, <i>Electronic Signature Pad</i> , CIB 24	2,52‰, min. EUR 18,95
CIB Internet Bank, SoftBT, INBIZ**, Swift MT101**	1,60‰, min. EUR 18,95

## 6- 7. DEPOSIT TERMS AND CONDITIONS

**8. The list of conditions entitled the “List of Conditions for Business and Other Associations CIB Yield Deposit technical account” will be amended from 1<sup>st</sup> January, 2018 as follows:**

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

**Interbank HUF transfer within Hungary via GIRO**

paper-based order, Electronic Signature Pad 1,38‰, max. 5 285 HUF

**Bank-to-bank FX transfer**

paper-based order, Electronic Signature Pad 1,59‰, min. 21,14 USD max. 84,56 USD

**9. The following parts of Bank’s Schedule entitled the “Acceptance and Execution of Orders (Banking Timetable)” will be amended from 1<sup>st</sup> January, 2018 as follows:**

(The modified parts showed with italic letters and underlined, the deleted parts with 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
<b>HUF</b>	<b>one-off 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, <u>Electronic Signature Pad</u> , 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 MT 101 order (automatic), INBIZ, CIB Bank mobile application, CIB Bank Online	until 16.30 hours on Bank Working Days	T Bank Working Day	Continuous	Immediate
	<b>one-off 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, <u>Electronic Signature Pad</u> , BT, CIB Internet Bank, SWIFT MT 101 order (non-automatic), INBIZ	On Bank Working Days by 15.00 hours	T 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, <u>Electronic Signature Pad</u> , 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 MT 101 order (automatic), INBIZ, CIB Bank mobile application, CIB Bank Online	Day prior to value date, by midnight	Value date	Day prior to value date, by midnight	Value date
	<b>one-off 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, <u>Electronic Signature Pad</u> , BT, CIB24, CIB Internet Bank, INBIZ	On Bank Working Days by 16.00 hours	T Bank Working Day	-	-

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, <u>Electronic Signature Pad</u> , 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*****	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 and CIB Bank Online 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, <u>Electronic Signature Pad</u> , 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*****	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 and CIB Bank Online the transfer is available between own accounts				

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, <u>Electronic Signature Pad</u>	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"	

SUPPLEMENTARY PROVISIONS	*In case of order on a paper basis, <u>on Electronic Signature Pad and</u> BT order with fax confirmation the starting time of the submission goes by branch opening hours	
		The Bank registries 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.
	The Bank performs the tasks that it is obliged to carry out in respect of a change in the person entitled to dispose over the Client's bank account and/or to sign on behalf of the Client exclusively on Bank Working Days, provided that the Client reports the change during the opening hours of the branch, but at the latest by 18.00 hours, otherwise the Bank shall perform the tasks that it is obliged to carry out on the next Bank Working Day.	
	The expected time of performance is the day on which the beneficiary's bank may be expected to credit the amount of the order to the beneficiary. This time shall, in the case of an FCY transfer – subject to currency holidays – be the expected time of crediting on the nostro account of the beneficiary's bank.	
	At weekends, in the case of cash-desk payments involving conversion, the Bank converts at the exchange rate quoted on the previous Bank Working Day (the most recent valid rate).	
	Orders involving conversion are executed by the Bank at the FX exchange rate in the case of T and T+1 execution day and at the FX commercial rate in the case of T+2 execution day.	
	In the case of a cash deposit made using an automated teller machine, the crediting of the cash sums on the beneficiary's payment account is performed by the payment service provider on the working day of checking the amount of the deposit, within three days following the deposit, with a value date that is the same as the working day of crediting.	
	In the case of cash deposits made via the night safe, the Bank – based on a separate agreement concluded with the Client – will take receipt of the value of any bank notes that have been deposited in the night safe by the Client by 8 a.m. on the Banking Day classified as the day of receipt, on each Banking Day at 8 a.m. (day of receipt), and shall, in accordance with the provisions of the separate agreement, credit this sum on the Client's Bank Account. The Bank shall be entitled to unilaterally amend the designated time of 8 a.m. of the day of receipt, subject to prior written notice sent to the Client.	
	The details in this document apply in respect of the Client's – no longer sold – orders belonging under the effect of the List of Conditions for Non-resident Businesses.	
	You will find details of branch opening hours on the <a href="http://www.cib.hu">www.cib.hu</a> website.	
	Supervisory bodies:	National Bank of Hungary (MNB), 1054 Budapest, Szabadság tér 8-9.

**10. The following parts of Bank's Schedule entitled the "Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days" will be amended from 1<sup>st</sup> January, 2018 as follows:**

(The modified parts showed with italic letters and underlined, the deleted parts with 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	
<b>HUF</b>	<b>one-off 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, <i>Electronic Signature Pad</i> , 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, CIB Bank Online	until 13.00 hours on Bank Working Days	T Bank Working Day	Continuous	Immediate
	<b>one-off 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, <i>Electronic Signature Pad</i> , BT, CIB Internet Bank, SWIFT MT101 order (non-automatic), INBIZ	On Bank Working Days by 11.00 hours	T 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, <i>Electronic Signature Pad</i> , 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, CIB Bank Online	Day prior to value date, by midnight	Value date	Day prior to value date, by midnight	Value date	
<b>one-off 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, <i>Electronic Signature Pad</i> , BT, SWIFT MT 101, CIB24, CIB Internet Bank, INBIZ	On Bank Working Days by 13.00 hours	T Bank Working Day	-	-	
<b>FCY</b>	<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 without conversion</b>				
	on a paper basis, <i>Electronic Signature Pad</i> , 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 ****	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
	**** in case of CIB Bank mobile application and CIB Bank Online the transfer is available between own accounts				

transfer in a currency other than EUR or HUF	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
	without conversion			
on a paper basis, <u>Electronic Signature Pad</u> , 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 *****	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 and CIB Bank Online the transfer is available between own accounts				

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, <u>Electronic Signature Pad</u>	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"	

SUPPLEMENTARY PROVISIONS	*In case of order on a paper basis, <u>on Electronic Signature Pad and BT order with fax confirmation the starting time of the submission goes by branch opening hours</u>	
	The Bank registries 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.	
	The Bank performs the tasks that it is obliged to carry out in respect of a change in the person entitled to dispose over the Client's bank account and/or to sign on behalf of the Client exclusively on Bank Working Days, provided that the Client reports the change during the opening hours of the branch, but at the latest by 18.00 hours, otherwise the Bank shall perform the tasks that it is obliged to carry out on the next Bank Working Day.	
	The expected time of performance is the day on which the beneficiary's bank may be expected to credit the amount of the order to the beneficiary. This time shall, in the case of an FCY transfer – subject to currency holidays – be the expected time of crediting on the nostro account of the beneficiary's bank.	
	At weekends, in the case of cash-desk payments involving conversion, the Bank converts at the exchange rate quoted on the previous Bank Working Day (the most recent valid rate).	
	Orders involving conversion are executed by the Bank at the FX exchange rate in the case of T and T+1 execution day and at the FX commercial rate in the case of T+2 execution day.	
	In the case of a cash deposit made using an automated teller machine, the crediting of the cash sums on the beneficiary's payment account is performed by the payment service provider on the working day of checking the amount of the deposit, within three days following the deposit, with a value date that is the same as the working day of crediting.	
	In the case of cash deposits made via the night safe, the Bank – based on a separate agreement concluded with the Client – will take receipt of the value of any bank notes that have been deposited in the night safe by the Client by 8 a.m. on the Banking Day classified as the day of receipt, on each Banking Day at 8 a.m. (day of receipt), and shall, in accordance with the provisions of the separate agreement, credit this sum on the Client's Bank Account. The Bank shall be entitled to unilaterally amend the designated time of 8 a.m. of the day of receipt, subject to prior written notice sent to the Client.	
	The details in this document apply in respect of the Client's – no longer sold – orders belonging under the effect of the List of Conditions for Non-resident Businesses.	
	You will find details of branch opening hours on the <a href="http://www.cib.hu">www.cib.hu</a> website.	
Supervisory bodies:	National Bank of Hungary (MNB), 1054 Budapest, Szabadság tér 8-9.	



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.*

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.

CIB Bank informs its Clients that the changes are valid for the above mentioned List of Conditions effective from 1<sup>st</sup> January, 2018, and the same changes are also shown in those versions of lists of conditions which are specified above and which will be effect from the 13<sup>th</sup> January, 2018 (changes announced on the 13<sup>th</sup> December 2017).

The List 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): 28<sup>th</sup> December, 2017**

**CIB Bank Ltd.**