

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 Non-Resident Business Organisations”,
“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 13th 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 13th January, 2018 as follows:**

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

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, mobileCIB , CIB Bank mobile application, CIB Bank Online	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, mobileCIB , CIB Bank mobile application, CIB Bank Online	2,95‰, min. HUF 547
2.6. FCY transfer, HUF transfer abroad	
♦ Urgency surcharge in the case of T+1 day fulfilment, except <u>transfers in EUR within and outside the EEA, and transfers in EEA currencies other than EUR and HUF within the EEA</u>	USD 52,85
♦ Urgency surcharge in the case of T+1 day fulfilment in <u>EUR transfers within and outside the EEA, and transfers in EEA currencies other than EUR and HUF within the EEA</u>	0 USD
♦ Urgency surcharge in the case of T day fulfilment (in EUR, USD, GBP and CAD)	USD 63,42
♦ Urgency surcharge in the case of T day fulfilment – SEPA transfer	EUR 56,83
♦ Urgency surcharge in the case of T day fulfilment - Target	EUR 56,83

2.9. Electronic banking services	
♦ CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB, CIB Bank Online)	
Registration fee (only payable upon first application for service)	HUF 3 301
Fee for modification of internet-based electronic services (at branch <i>in paper format</i> 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 • <i>With effect from 13th January, 2018 it is not possible to request CIB mobilToken!</i>	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 Charged if an internet-based electronic service is requested under the existing contract for one or more new users or the installation of a new channel is requested in addition to the existing electronic service (e.g. ~~mobilCIB~~ CIB Bank mobile application service is requested in addition to the existing CIB Internet Bank).

³ 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~~ Easy Token

¹³ These may be changed at any time via CIB24, CIB Internet Bank, ~~mobilCIB~~, CIB Bank mobile application and CIB Bank Online or at the Client's written request at a branch.

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 13th January, 2018 as follows:

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

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, CIB Bank Online	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, CIB Bank Online	0,75‰, min. HUF 172
2.6. FCY transfer, HUF transfer abroad	
♦ Urgency surcharge in the case of T+1 day fulfilment, except <i>transfers in EUR within and outside the EEA, and transfers in EEA currencies other than EUR and HUF within the EEA</i>	USD 52,85
♦ Urgency surcharge in the case of T+1 day fulfilment in <i>EUR transfers within and outside the EEA, and transfers in EEA currencies other than EUR and HUF within the EEA</i>	0 USD
♦ Urgency surcharge in the case of T day fulfilment (in EUR, USD, GBP and CAD)	USD 63,42
♦ Urgency surcharge in the case of T day fulfilment – SEPA transfer	EUR 56,83
♦ Urgency surcharge in the case of T day fulfilment - Target	EUR 56,83

2.9. Electronic banking services	
♦ CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB, CIB Bank Online)	
Registration fee (only payable upon first application for service)	HUF 3 301
Fee for modification of internet-based electronic services (at branch <i>in paper format</i> 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 • <i>With effect from 13th January, 2018 it is not possible to request CIB mobilToken!</i>	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 Charged if an internet-based electronic service is requested under the existing contract for one or more new users or the installation of a new channel is requested in addition to the existing electronic service (e.g. mobilCIB CIB Bank mobile application service is requested in addition to the existing CIB Internet Bank).

³ 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~~ Easy Token

¹³ These may be changed at any time via CIB24, CIB Internet Bank, mobilCIB, CIB Bank mobile application and CIB Bank Online or at the Client's written request at a branch.

3. 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 13th 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	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, mobiliCIB , CIB Bank mobile application, CIB Bank Online	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, mobiliCIB , CIB Bank mobile application, CIB Bank Online	1,86%

4. 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 13th 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	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, mobiliCIB , 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	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**, Swift MT101**	0
CIB Internet Bank, mobiliCIB , CIB Bank mobile application, CIB Bank Online	0

5. The following points and relevant footnotes of list of conditions entitled the “List of Conditions for Non-Resident Business Organisations” will be amended from 13th January, 2018 as follows:

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

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, CIB Bank Online	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, CIB Bank Online	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: Telenor Magyarország Zrt.; VitaMAX top-up card, vendor: Vodafone Magyarország Zrt. Mobile telephone top-up can be performed via CIB Internet Bank, ~~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.~~

1.6. PROCESSING TIMES	
♦ Incoming foreign currency amounts	2 currency trading days <i>As defined in Banking timetable</i>
♦ FX transfer orders	2 currency trading days (following account debiting) <i>As defined in Banking timetable</i>
♦ FX cheque collection	min. 10 banking days <i>As defined in Banking timetable</i>
♦ Incoming HUF amounts	Same day crediting <i>As defined in Banking timetable</i>

1.8. ELECTRONIC BANKING SERVICES	
♦ CIB Internet-based Electronic Services (CIB Internet Bank, CIB WAP Bank/mobilCIB, CIB Bank Online)	
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 • <i>With effect from 13th January, 2018 it is not possible to request CIB mobilToken!</i>	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 <u>Easy Token</u>	

1.11. HUF DOMESTIC TRANSFER	
♦ Bank-to-bank GIRO transfer	
In paper format	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

♦ Intrabank HUF transfer	
In paper format	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

1.13. PROCESSING TIMES	
♦ Incoming foreign currency amounts	2 currency trading days <i>As defined in Banking timetable</i>
♦ FX transfer orders	2 currency trading days (following account debiting) <i>As defined in Banking timetable</i>
♦ Incoming HUF amounts	Same day crediting <i>As defined in Banking timetable</i>
** The fee is used in case of new or modified agreement signed from 30. September 2013.	

5.1. Bank card types

Card usage default limits⁵
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⁵ These may be changed at any time via CIB24, CIB Internet Bank, ~~mobilCIB~~, *CIB Bank mobile application and CIB Bank Online*, or at the Client's written request at a branch.

6. DEPOSIT TERMS AND CONDITIONS

♦ Fixing, modification and breaking of fixed-term deposits	
Fixing and breaking of the full amount is possible	via the CIB Internet Bank, CIB-WAP Bank/mobilCIB , SBT, CIB Business Terminal, in branches of the bank
Modification is possible	Via CIB Internet Bank, CIB-WAP Bank/mobilCIB , in branches of the bank

6. The list of conditions entitled the “List of Conditions for Business and Other Associations CIB Yield Deposit technical account” will be amended from 13th January, 2018 as follows:

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

Orders that can be started from and to the credit of the CIB Yield Deposit technical account:

- ♦ Crediting incoming HUF or EUR amount,
- ♦ CIB Internet Bank, *CIB Bank mobile application and CIB Bank Online* and ~~CIB-WAP Bank/mobilCIB~~ (with limited functions) are available,
- ♦ Transactions connected to deposits made via paper-based orders, CIB Internet Bank *CIB Bank mobile application or CIB Bank Online* or ~~CIB-WAP Bank/mobilCIB~~,
- ♦ One-off transfer order (HUF or EUR)

7. The following parts of Bank's Schedule entitled the "Acceptance and Execution of Orders (Banking Timetable)" will be amended from 13th 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
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), mobileCIB -CIB24, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application, CIB Bank Online	until 16.30 hours on Bank Working Days	T Bank Working Day	Continuous	Immediate

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, 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 EEA currencies currency other than EUR or HUF within the EEA	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
	without conversion				
	on a paper basis, BT order, with fax confirmation SWIFT MT101 order	On Bank Working Days by 16.00 hours	T+2 T+1 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 T+1 Bank Working Days	Continuous	Immediate
	in the case of orders involving conversion	On Bank Working Days by 16.00 hours	T+2 T+1 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			
	transfer in EEA currencies other than EUR or HUF outside the EEA	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
	without conversion				
	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, CIB Bank Online*****	On Bank Working Days by 16.00 hours	T+2 Bank Working Days	Continuous	Immediate
		***** in case of CIB Bank mobile application and CIB Bank Online the transfer is available between own accounts			
	transfer in non-EEA currencies	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
	without conversion				
	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, 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			
	urgent FCY transfer order in a currency quoted by the Bank (T+1) (In-EUR the expected time of execution is T+1 day in the case of a normal one-off transfer in EUR within and outside the EEA, and in EEA currencies other than HUF and EUR within the EEA, and thus a T+1-day transfer in-EUR these transfer orders do not count as an urgent transfer)	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
	without conversion	On Bank Working Days by 15.00 hours	T+1 Bank Working Day	-	-
	in the case of an order involving conversion	On Bank Working Days by 15.00 hours	T+1 Bank Working Day	-	-
	urgent FCY transfer order (T) in case of orders involving conversion and without conversion	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
	only in case of EUR transfer within EEA				
SEPA transfer	On Bank Working Days by 12.30	T Bank Working Day	-	-	
other EUR transfer within EEA (Target)	On Bank Working Days by 15.30	T Bank Working Day	-	-	
only in USD, GBP, CAD an in case of transfer outside the EEA	On Bank Working Days by 14.00 hours	T Bank Working Day	-	-	
value dated FCY transfer order	bank-to-bank transfer		intra-bank transfer and transfer between own accounts		
BT order,	Day prior to value date, by midnight	Value date*****	-	-	
BT order with fax confirmation					
	***** Value date may only be a Bank Working Day. In case of value dated HUF transfer order abroad, the value date indicates the day when processing starts, and the Expected time of execution of orders is in accordance with One-off HUF transfer order abroad.				

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

ORDERS RECEIVED FOR THE CLIENT (INCOMING)			
		Acceptance of orders for same (T) day processing	Expected time of execution
FCY	one-off FCY transfer	bank-to-bank transfer	
	transfers received in an EEA currency, SEPA transfers	On Bank Working Days by 17.00 hours	value date of crediting to the Bank until 18:00 hours
	transfers received in a non-EEA currency in the case of items not requiring conversion	On Bank Working Days by 17.00 hours	Bank Working Day after the <u>value date of crediting to the Bank</u>
	transfers received in a non-EEA currency in the case of items requiring conversion	On Bank Working Days by 15.00 hours	second Bank Working Day after the value date of crediting to the Bank

WITHDRAWAL OF ORDERS	
WITHDRAWAL OF ORDERS	<p>on a paper basis, CIB24</p> <p>BT, CIB Internet Bank, mobilCIB, SWIFT, INBIZ, CIB Bank mobile application, CIB Bank Online</p> <p>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.</p>

OTHER SERVICES				
OTHER SERVICES	deposit services – in HUF	deposit fixing		deposit breakage*****
	on a paper basis	In accordance with branch opening hours	Immediate	In accordance with branch opening hours
	CIB Internet Bank, BT, mobilCIB , CIB24	Continuous	Immediate	Continuous
	*****We accept orders for T day execution in respect of the partial breakage of a HUF deposit until 17.00 hours. In the case of orders received after 17.00 hours, the partial breakage is performed on the next Bank Working Day.			
	deposit services – in a currency other than HUF	deposit fixing		deposit breakage
	on a paper basis	In accordance with branch opening hours	T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order)	In accordance with branch opening hours
	CIB Internet Bank, BT, mobilCIB , CIB24	Continuous	T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order)	Continuous

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

8. 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 13th 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
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, CIB Bank Online	until 13.00 hours on Bank Working Days	T Bank Working Day	Continuous	Immediate

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, CIB Bank Online ****	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 and CIB Bank Online the transfer is available between own accounts				

transfer in EEA currencies a-currency other than EUR or HUF within the EEA without conversion on a paper basis, BT order, with fax confirmation SWIFT MT101 order CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online ***** in the case of orders involving conversion	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
	On Bank Working Days by 15.00 hours	T+2 T+1 Bank Working Days	On Bank Working Days by 16.00 hours	T Bank Working Day
	On Bank Working Days by 15.00 hours	T+2 T+1 Bank Working Days	Continuous	Immediate
	On Bank Working Days by 15.00 hours	T+2 T+1 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			
	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
	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
	On Bank Working Days by 15.00 hours	T+2 Bank Working Days	Continuous	Immediate
	***** in case of CIB Bank mobile application and CIB Bank Online the transfer is available between own accounts			
	transfer in non-EEA currencies without conversion on a paper basis, BT order, with fax confirmation SWIFT MT101 order CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online ***** in the case of orders involving conversion	bank-to-bank transfer		intra-bank transfer and transfer between own accounts
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
On Bank Working Days by 15.00 hours		T+2 Bank Working Days	Continuous	Immediate
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				
bank-to-bank transfer		intra-bank transfer and transfer between own accounts		
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
On Bank Working Days by 15.00 hours		T+2 Bank Working Days	Continuous	Immediate
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				
urgent FCY transfer order in a currency quoted by the Bank (T+1) (In-EUR the expected time of execution is T+1 day in the case of a normal one-off transfer in EUR within and outside the EEA, and in EEA currencies other than HUF and EUR within the EEA, and thus a T+1-day transfer in EUR these transfer orders do does not count as an urgent transfer)	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
	without conversion	On Bank Working Days by 15.00 hours	T+1 Bank Working Day	-
	in the case of an order involving conversion	On Bank Working Days by 15.00 hours	T+1 Bank Working Day	-

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	-	-

ORDERS RECEIVED FOR THE CLIENT (INCOMING)			
	Acceptance of orders for same (T) day processing	Expected time of execution	
FCY	one-off FCY transfer		
	transfers received in an EEA currency, SEPA transfers	On Bank Working Days by 15.00 hours	value date of crediting to the Bank until 18:00 hours
	transfers received in a non-EEA currency in the case of items not requiring conversion	On Bank Working Days by 15.00 hours	Bank Working Day after the value date of crediting to the Bank
	transfers received in a non-EEA currency in the case of items requiring conversion	On Bank Working Days by 15.00 hours	second Bank Working Day after the value date of crediting to the Bank

WITHDRAWAL OF ORDERS	
on a paper basis, CIB24 BT, CIB Internet Bank, mobilCIB, SWIFT, INBIZ, CIB Bank mobile application, CIB Bank Online	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.

OTHER SERVICES				
OTHER SERVICES	deposit services – in HUF	deposit fixing		deposit breakage*
	on a paper basis	In accordance with branch opening hours	Immediate	In accordance with branch opening hours
	CIB Internet Bank, BT, mobilCIB, CIB24	Continuous	Immediate	Continuous
	*We accept orders for T day execution in respect of the partial breakage of a HUF deposit until 15:00 hours. In the case of orders received after 15:00 hours, the partial breakage is performed on the next Bank Working Day.			
	deposit services – in a currency other than HUF	deposit fixing		deposit breakage
	on a paper basis	In accordance with branch opening hours	T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order)	In accordance with branch opening hours
	CIB Internet Bank, BT, mobilCIB, CIB24	Continuous	T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order)	Continuous

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"

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:

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

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.:

- the entry into effect or a change, substantially affecting the Bank's operation or legal relationships, 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 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;
- 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.

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

Date of publication (display in branches): 13th December, 2017

CIB Bank Ltd.