

Announcement on the amendment of

SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS

effective from 29th March. 2018

SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS

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

In effect at the moment

1.1. Bank card use		
	Visa Compact Business Bank Card	Visa Business Bank Card (HUF-based)
CIB Travel Insurance	may be requested optionally, HUF 3,490/year	automatically linked free of charge

	Visa Business Bank Card (EUR-based)	Visa Business Bank Card (USD-based)
♦ CIB Travel Insurance	may be requested optionally, HUF 3,490/year	automatically linked free of charge

In effect from 29th March 2018

1.2. Bank card use		
	Visa Compact Business Bank Card	Visa Business Bank Card (HUF-based)
CIB Travel Insurance¹⁷	may be requested optionally, HUF 3,490/year	automatically linked free of charge
♦ CIB Travel Protection Business package for 18-70 year-old Customers²³	may be requested optionally, HUF 4 880 / year	automatically linked free of charge
♦ CIB Travel Protection Business package for 70-75 year-old Customers²³	may be requested optionally, HUF 9 720 / year	

	Visa Business Bank Card (EUR-based)	Visa Business Bank Card (USD-based)
♦ CIB Travel Insurance¹⁷	may be requested optionally, HUF 3,490/year	automatically linked free of charge
♦ CIB Travel Protection Business package for 18-70 year-old Customers²³	automatically linked free of charge	automatically linked free of charge
♦ CIB Travel Protection Business package for 70-75 year-old Customers²³		

In effect at the moment

The CIB Travel Insurance service is provided by the Hungarian Branch of AIG Europe Limited.

CIB Bank's ATMs issue a maximum of 20 banknotes per Bank Card Transaction in a maximum value of HUF 200,000, subject to the availability at the given time, in the ATM, of the banknote denominations and number of banknotes concerned. The Bank's ATMs issue HUF 1,000 and HUF 10,000 denominations. The ATMs included in the Bank's following list also issue HUF 20,000 banknotes in addition to HUF 1,000 and HUF 10,000 banknotes, a maximum of 20 banknotes per transaction, in a maximum amount of HUF 400,000 (which is also indicated on a label on the following ATMs): 9021 Győr, Aradi vértanúk útja 10.; 6720 Szeged, Kiss Menyhért u. 1. ; 1043 Budapest, István u. 8.; 1024 Budapest, Petrezselyem u. 2-8.; 2040 Budaörs, Kinizsi út 1-3.; 1033 Budapest, Flórián tér 6-9.- Flórián Üzletközpont; 1117 Budapest, Októberhuszonharmadika utca 6-8. - Allee Skála; 1148 Budapest, Örs vezér tér 24.; 2045 Törökbálint, Bajcsy-Zs. u. 75.; 4025 Debrecen, Piac u. 1-3.; 2100 Gödöllő, Szabadság tér 16-17.; 1027 Budapest, Medve u. 4-14.; 1027 Budapest, Gábor Áron u. 74-78. - Rózsakert Üzletház; 8000 Székesfehérvár, Palotai út 6. - Fehérpalota üzletház; 1024 Budapest, Lövház u. 7-9.; 1036 Budapest, Bécsi út 154. - Eurocenter; 6500 Baja, Déri Frigyes sétány 1-3.; 1064 Budapest, Teréz krt. 21.; 1055 Budapest, Szent István krt. 15.; 1149 Budapest, Bosnyák tér 9.; 1203 Budapest, Kossuth L. u. 21-29.; 1191 Budapest, Vak Bottyán u. 75. A-C – KÖKI; 3525 Miskolc, Déryné u. 11.; 4400 Nyíregyháza, Hősök tere 7; 8000 Székesfehérvár, Távirda u. 2/b; 2120 Dunakeszi, Casalgrande tér 4.

In effect from 29th March 2018

The CIB Travel Protection Business package service is provided by Aegon Hungary Composite Insurance Closed Company Limited by Shares (in short: Aegon Hungary Closed Company Ltd.).

CIB Bank's ATMs issue a maximum of 20 banknotes per Bank Card Transaction in a maximum value of HUF 200,000, subject to the availability at the given time, in the ATM, of the banknote denominations and number of banknotes concerned. The Bank's ATMs issue HUF 1,000 and HUF 10,000 denominations. The ATMs included in the Bank's following list also issue HUF 20,000 banknotes in addition to HUF 1,000 and HUF 10,000 banknotes, a maximum of 20 banknotes per transaction, in a maximum amount of HUF 400,000 (which is also indicated on a label on the following ATMs): 9021 Győr, Aradi vértanúk útja 10.; 6720 Szeged, Kiss Menyhért u. 1. ; 1043 Budapest, István u. 8.; 1024 Budapest, Petrezselyem u. 2-8.; 2040 Budaörs, Kinizsi út 1-3.; 1033 Budapest, Flórián tér 6-9.- Flórián Üzletközpont; 1117 Budapest, Októberhuszonharmadika utca 6-8. - Allee Skála; 1148 Budapest, Örs vezér tér 24.; 2045 Törökbálint, Bajcsy-Zs. u. 75.; 4025 Debrecen, Piac u. 1-3.; 2100 Gödöllő, Szabadság tér 16-17.; 1027 Budapest, Medve u. 4-14.; 1027 Budapest, Gábor Áron u. 74-78. - Rózsakert Üzletház; 8000 Székesfehérvár, Palotai út 6. - Fehérpalota üzletház; 1024 Budapest, Lövház u. 7-9.; 1036 Budapest, Bécsi út 154. - Eurocenter; 6500 Baja, Déri Frigyes sétány 1-3.; 1064 Budapest, Teréz krt. 21.; 1055 Budapest, Szent István krt. 15.; 1149 Budapest, Bosnyák tér 9.; 1203 Budapest, Kossuth L. u. 21-29.; 1191 Budapest, Vak Bottyán u. 75. A-C – KÖKI; 3525 Miskolc, Déryné u. 11.; 4400 Nyíregyháza, Hősök tere 7; 8000 Székesfehérvár, Távirda u. 2/b; 2120 Dunakeszi, Casalgrande tér 4. **1211 Budapest, Kossuth L. u. 82.;** **1021 Budapest, Húvösvölgyi út 138.**

In effect at the moment

1.3. Physical POS terminal

- ♦ **The standard value day for settlement of transactions (expected if the Card Issuer is CIB Bank Zrt.)¹⁷**

within 3 bank working days

1.4. E-Commerce	
♦ The standard value day for settlement of transactions (expected if the Card Issuer is CIB Bank Zrt.) ¹⁷	within 3 bank working days
♦ Value day for settlement of Bank Card transactions performed with bank cards issued by CIB Bank Ltd.	No later than 12:00 on the working day following the day of the authorised Card Transaction.

In effect from 29th March 2018

1.5. Physical POS terminal	
♦ The standard value day for settlement of transactions (if the Card Issuer is not CIB Bank Zrt.)	At the latest until 12:00 on the working day following the day of the card transaction authorization

1.6. E-Commerce	
♦ The standard value day for settlement of transactions (if the Card Issuer is not CIB Bank Zrt.)	<p>No later than 12:00 noon on the working day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 00:00 to 18:00 on Banking Day.</p> <p>No later than 12:00 noon on the second Banking Day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 18:00 to 24:00 on a Banking Day or on a Non-Banking Day</p>
♦ Value day for settlement of Bank Card transactions performed with bank cards issued by CIB Bank Ltd.	<p>No later than 12:00 noon on the working day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 00:00 to 18:00 on Banking Day.</p> <p>No later than 12:00 noon on the second Banking Day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 18:00 to 24:00 on a Banking Day or on a Non-Banking Day.</p>

In effect at the moment

17 Counted from the first bank working day following the transaction date

In effect from 29th March 2018

17 From 29th March, 2018, CIB Travel Protection service cannot be applied for. In the case of contracts concluded before 29th March, 2018, the CIB Travel Protection service, which is linked automatically to the VISA Business Card types, and which is linked optionally to VISA Compact Business Bank Card types, will be automatically modified to the CIB Travel Protection Business package service at the annual turnaround of the Bank Card.

23 The CIB Travel Protection Business package service available from 29th March, 2018.

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): 28th March, 2018

CIB Bank Ltd.