

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 Organisations”,

and the Annexes of these Condition Lists entitled

the **“Acceptance and Execution of Orders”** and

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

effective from 4th August, 2018

- I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the related provisions of the following points and the related endnotes of list of conditions entitled the „General List of Conditions for Business and Other Organisations and Sole Traders” will be amended from 4th August, 2018 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

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

♦ SEPA transfer, other EUR transfer within EEA (Target) From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.	
In paper format, Electronic Signature Pad, 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 ¹⁹	2,32‰, min. 34,21 EUR

19 Service is not yet available in CIB Bank mobile application and CIB Bank Online. *In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day).* 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.

- II. The related provisions of the following points and the related endnotes 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 4th August, 2018 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

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

♦ SEPA transfer, other EUR transfer within EEA (Target)* From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.	
In paper format, Electronic Signature Pad, 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 ¹⁹	1,41‰, min. EUR 23,69

19 Service is not yet available in CIB Bank mobile application and CIB Bank Online. *In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day).* 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.

III. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Business and Other Associations CIB Electronic Business Account keeping package” will be amended from 4th August, 2018 as follows:

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

<p>♦ 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.</p>	
Paper-based service, Electronic Signature Pad, CIB 24	3,88‰, min. 32,67 EUR
Via Electronic Service ³	3,3‰, min. 19,52 EUR

3 Service is not yet available in CIB-Bank mobile application and CIB-Bank Online. In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). 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.

IV. The related provisions of the following points and the related endnotes 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 4th August, 2018 as follows:

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

<p>♦ 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.</p>	
Paper-based service, Electronic Signature Pad, CIB 24	2,92‰, min. 18,96 EUR
Via Electronic Service ⁵	1,84‰, min. 14,22 EUR

5 Service is not yet available in CIB-Bank mobile application and CIB-Bank Online. In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). 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.

V. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Business and Other Associations CIB Premium Account keeping package” will be amended from 4th August, 2018 as follows:

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

<p>♦ 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.</p>	
Paper-based service, Electronic Signature Pad, 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 ²	2‰, min. 38,11 EUR, max. 476,54 EUR

2 Service is not yet available in CIB Bank mobile application and CIB Bank Online. In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). 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

VI. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Business and Other Associations CIB Premium Account Plus keeping package” will be amended from 4th August, 2018 as follows:

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

<p>♦ 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.</p>	
Paper-based service, Electronic Signature Pad, 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 ³	1,41‰, min. 23,69 EUR, max. 478,48 EUR

3 Service is not yet available in CIB Bank mobile application and CIB Bank Online. In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). 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

VII. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Business and Other Associations CIB Business Account keeping package” will be amended from 4th August, 2018 as follows:

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

♦ SEPA transfer, other EUR transfer within EEA (Target) From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.	
Paper-based service, Electronic Signature Pad, CIB 24	3,92‰, min. 39,89 EUR
Via Electronic Service ³	3,48‰, min. 19,71 EUR

³ Service is not yet available in CIB Bank mobile application and CIB Bank Online. *In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day).* 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

VIII. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Non-Resident Business Organisations” will be amended from 4th August, 2018 as follows:

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

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

ⁱⁱⁱ Service is not yet available in CIB Bank mobile application and CIB Bank Online. *In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day).* 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

IX. The related parts of Bank's Schedule entitled the "Acceptance and Execution of Orders (Banking Timetable)" will be amended from 4th August, 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
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, Electronic Signature Pad, 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 <u>using</u> CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts <u>and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated</u>				

X. The related parts of Bank's Schedule entitled the "Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days" will be amended from 4th August, 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
FCY	one-off FCY transfer order	bank-to-bank transfer*****		intra-bank transfer and transfer between own accounts	
	transfer order in EUR	*****In case of outgoing FCY transfers T Bank Working Day is the first working day after the Saturday as Banking Day			
	without conversion				
	on a paper basis, Electronic Signature Pad, 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 <i>using</i> CIB Bank mobile application and CIB Bank Online the transfer is available <i>only transfer</i> between own accounts <i>and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated</i>					

The Lists of Conditions mentioned above also contain other technical modifications for better text interpretation.

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:

20.2.19 changes in the Bank's IT systems, internal processes, or procedural, operational and risk assumption regulations

In case of sole traders the reason for the amendment of the Lists of Conditions indicated above is set out in the following 20.1.4. section of the Bank's General Retail Business Regulations for Consumers and Sole Traders:

- *changes in the Bank's IT systems, internal processes, or procedural, operational and risk assumption regulations*

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 4th August, 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 1st September, 2018 (changes announced on the 29th June, 2018) and from 1st October, 2018 (changes announced on the 1st August, 2018).

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

Date of publication (display in branches): 2nd August, 2018

CIB Bank Ltd.