

## **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”**

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 1<sup>st</sup> October, 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 1<sup>st</sup> October, 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.)

<b>♦ Bank-to-bank HUF transfer via real time gross settlement (RTGS) system</b>	
In paper format, BT, CIB Business Terminal, <del>CIB Internet Bank</del> , INBIZ**	0,64 % min. HUF 18 221, max. HUF 121 263

- 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 1<sup>st</sup> October, 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.)

<b>♦ Bank-to-bank HUF transfer via real time gross settlement (RTGS) system*</b>	
In paper format, BT, CIB Business Terminal, <del>CIB Internet Bank</del> , INBIZ**	0,55 %, min. HUF 11 465 max. HUF 114 655

- 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 1<sup>st</sup> October, 2018 as follows:**

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

<b>♦ Interbank HUF transfer via VIBER</b>	
Paper-based service, via Electronic Service <sup>2</sup>	0,64 %, min. 13 187 HUF, max. 121 263 HUF

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

**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 1<sup>st</sup> October, 2018 as follows:**

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

<b>♦ Interbank HUF transfer via VIBER*</b>	
Paper-based service, via Electronic Service <sup>4</sup>	0,55 % min. HUF 11 465 max. HUF 114 655

<sup>4</sup> Service is not available in *CIB Internet Bank*, CIB Bank mobile application and CIB Bank Online.

**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 1<sup>st</sup> October, 2018 as follows:**

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

<b>♦ Interbank HUF transfer via VIBER</b>	
Paper-based service, BT, CIB Business Terminal, <del>CIB Internet Bank</del> , INBIZ**	0,63 %, min. 13 712 HUF, max. 114 724 HUF

**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 1<sup>st</sup> October, 2018 as follows:**

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

<b>♦ Interbank HUF transfer via VIBER*</b>	
Paper-based service, BT, CIB Business Terminal, <del>CIB Internet Bank</del> , INBIZ**;	0,55%, min. 11 465 HUF, max. 114 655 HUF

**VII. The related parts of Bank's Schedule entitled the "Acceptance and Execution of Orders (Banking Timetable)" will be amended from 1<sup>st</sup> October, 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 transfer orders via RTGS system</b>	<b>bank-to-bank transfer</b>		<b>intra-bank transfer and transfer between own accounts</b>	
	on a paper basis, BT order with fax confirmation, SWIFT MT 101	On Bank Working Days by 16.00	T Bank Working Day (within 2 hours)	-	-
	BT (automatic), <del>CIB Internet Bank</del> , INBIZ	On Bank Working Days from 8.00-16.00	T Bank Working Day (within 2 hours)	-	-

**VIII. 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 1<sup>st</sup> October, 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 transfer orders via RTGS system</b>	<b>bank-to-bank transfer</b>		<b>intra-bank transfer and transfer between own accounts</b>	
	on a paper basis, BT order with fax confirmation, SWIFT MT 101	On Bank Working Days by 12.30	T Bank Working Day (within 2 hours)	-	-
	BT (automatic), <del>CIB Internet Bank</del> , INBIZ	On Bank Working Days from 8.00 - 12.30	T Bank Working Day (within 2 hours)	-	-

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.

The appellations of the lists of conditions above, the related provisions and endnotes and the fees and commissions have been shown in this announcement according to the status as of 30th September, 2018, thus including the changes in force from 1st September, 2018.

The Lists of Conditions and the Banking Timetables can be found at [www.cib.hu](http://www.cib.hu) website or in any of CIB branches.

**Date of publication (display in branches): 1<sup>st</sup> August, 2018**

**CIB Bank Ltd.**