

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”,**
- “Acceptance and Execution of Orders (Banking Timetable)”,**
- “Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days”,**
- “Acceptance and Execution of Orders (Banking Timetable) Weekend Banking Timetable for Branches that are also open at Weekends”**

effective from 14th September, 2019

- 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 14th July, 2019 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.)

2.1 Forint transfer within Hungary	
♦ Bank-to-bank HUF transfer via GIRO	
In paper format, Electronic Signature Pad	6,3 ‰, min. HUF 1 301
CIB 24	4,99 ‰, min. HUF 759
BT, CIB Business Terminal, INBIZ**, Swift MT101**	5 ‰, min. HUF 580
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	5,58 ‰, min. HUF 628
<i>CIB TPP channel</i>	<i>5,58 ‰, min. HUF 628</i>
♦ Bank-to-bank HUF transfer via real time gross settlement (RTGS) system	
In paper format, BT, CIB Business Terminal, INBIZ**	0,65 ‰ min. HUF 18 731, max. HUF 124 658
<i>CIB TPP channel</i>	<i>0,65 ‰ min. HUF 18 731, max. HUF 124 658</i>
♦ Intra-bank HUF transfer	
In paper format, Electronic Signature Pad	3,06 ‰, min. HUF 1 212
CIB 24	2,48 ‰, min. HUF 707
BT, CIB Business Terminal, INBIZ**	1,63 ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	3,15 ‰, min. HUF 584
<i>CIB TPP channel</i>	<i>3,15 ‰, min. HUF 584</i>
♦ Transfer between client's own accounts kept at the Bank via any CIB banking channel	0
♦ Multiple HUF transfer (may only be given via electronic channels: BT, CIB Business Terminal, INBIZ**)	
In the case of bank-to-bank (GIRO) remittance	4,48 ‰, min. HUF 143 / item
In the case of intra-bank remittance	3,33 ‰
♦ Recording and modification of HUF standing order	
In paper format, Electronic Signature Pad, CIB 24	HUF 1 178 / order
Via an Electronic Service ¹⁹	HUF 0

<u>CIB TPP channel</u>	<u>HUF 0</u>
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2.6 FCY transfer, HUF transfer abroad	
♦ Bank-to-bank FCY transfer, HUF transfer abroad From 1st November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.	
In paper format, Electronic Signature Pad, CIB 24	4,99 ‰, min. USD 59,38
BT, CIB Business Terminal, INBIZ**, Swift MT101**	3,19 ‰, min. USD 44,29
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁹	3,49 ‰, min. USD 40,88
<u>CIB TPP channel</u>	<u>3,49 ‰, min. USD 40,88</u>
♦ 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	4,61 ‰, min. 53,22 EUR
BT, CIB Business Terminal, INBIZ**, Swift MT101**	2,26 ‰, min. 39,70 EUR
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁹	2,47 ‰, min. 36,63 EUR
<u>CIB TPP channel</u>	<u>2,47 ‰, min. 36,63 EUR</u>
♦ Intra-bank FCY transfer	
In paper format, Electronic Signature Pad, CIB 24	1,36 ‰, min. USD 71,03
BT, CIB Business Terminal, INBIZ**, Swift MT101**	0,41 ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁹	0,91 ‰
<u>CIB TPP channel</u>	<u>0,91 ‰</u>

Token	
Token use monthly fee ¹ /user If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 235
One-off fee for first requested token, per user	0
One-off fee for token replacement ³ (in the event of loss, theft or damage)	HUF 5 893 <i>In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services.</i>
Easy Token (The possibility to request Easy Token is terminated from 15 February 2019.)	

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 222 / month / user
Fee for requested easy token •	0
One-off fee for easy token replacement ³ (in the event of loss, theft or damage) •	HUF 2 786 <i>In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services.</i>
CIB Hard Token	
CIB Hard Token use fee If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 216 / month / user
Fee for requested CIB Hard Token	0
One-off fee for CIB Hard Token replacement (in the event of loss, theft or damage)	HUF 2711
CIB mobilToken	
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 55 / month / user
Fee for requested CIB mobilToken • With effect from 13th January, 2018 it is not possible to request CIB mobilToken!	HUF 0
One-off fee for CIB mobilToken replacement ³ (re-registration) •	HUF 0

- 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 14th September, 2019 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.)

2.1 Forint transfer within Hungary	
♦ Bank-to-bank HUF transfer via GIRO*	
In paper format, Electronic Signature Pad	3,57 ‰, min. HUF 678
CIB 24	2,76 ‰, min. HUF 542
BT, CIB Business Terminal, INBIZ**, Swift MT101**	2,40 ‰, min. HUF 340

CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	2,40 ‰, min. HUF 340
<i>CIB TPP channel</i>	<i>2,40 ‰, min. HUF 340</i>

♦ Bank-to-bank HUF transfer via real time gross settlement (RTGS) system*	
In paper format, BT, CIB Business Terminal, INBIZ**	0,56 ‰, min. HUF 11 786 max. HUF 117 865
<i>CIB TPP channel</i>	<i>0,56 ‰, min. HUF 11 786 max. HUF 117 865</i>
♦ Execution of an incoming collection order based on an authorisation letter, official transfer order or a collection order formerly with the purpose code “2”, on the grounds of Foreclosure*	
By transfer via GIRO	0,90 ‰, min. HUF 235
By intra-bank transfer	0
♦ Intra-bank HUF transfer*	
In paper format, Electronic Signature Pad	1,28 ‰, min. HUF 616
CIB 24	0,80 ‰, min. HUF 493
BT, CIB Business Terminal, INBIZ**	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0,80 ‰, min. HUF 184
<i>CIB TPP channel</i>	<i>0,80 ‰, min. HUF 184</i>

♦ Recording and modification of HUF standing order	
In paper format, Electronic Signature Pad, CIB 24	HUF 1178/ order
Via an Electronic Service ¹⁹	0
<i>CIB TPP channel</i>	<i>0</i>

2.6 FCY transfer, HUF transfer abroad	
♦ Bank-to-bank FCY transfer, HUF transfer abroad* From 1st November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.	
In paper format, Electronic Signature Pad, CIB 24	3,39 ‰, min. USD 28,31
BT, CIB Business Terminal, INBIZ**, Swift MT101**	2,12 ‰, min. USD 28,31
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁹	2,12 ‰, min. USD 28,31
<i>CIB TPP channel</i>	<i>2,12 ‰, min. USD 28,31</i>

♦ 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.	
In paper format, Electronic Signature Pad, CIB 24	3,13 ‰, min. EUR 25,37
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,50 ‰, min. EUR 25,37
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁹	1,50 ‰, min. EUR 25,37
<u>CIB TPP channel</u>	<u>1,50 ‰, min. EUR 25,37</u>
♦ Intra-bank FCY transfer*f	
In paper format, Electronic Signature Pad, CIB 24	1,19 ‰, min. USD 22,63
BT, CIB Business Terminal, INBIZ**, Swift MT101**	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁹	0
<u>CIB TPP channel</u>	<u>0</u>

Token	
Token use monthly fee ⁱⁱ /user If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 235
<u>One-off fee for first requested token, per user</u>	<u>0</u>
One-off fee for token replacement ³ (in the event of loss, theft or damage)	<u>HUF 5893</u> <i>In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services.</i>
Easy Token (The possibility to request Easy Token is terminated from 15 February 2019.)	
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 222/ month / user
<u>Fee for requested easy token.*</u>	<u>0</u>
One-off fee for easy token replacement ³ (in the event of loss, theft or damage) •	<u>HUF 2786</u> <i>In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services.</i>
CIB Hard Token	
CIB Hard Token use fee If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 216 / month / user
Fee for requested CIB Hard Token	0

One-off fee for CIB Hard Token replacement (in the event of loss, theft or damage)	HUF 2711
CIB mobilToken	
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 55 / month / user
<i>Fee for requested CIB mobilToken •</i> <i>With effect from 13th January, 2018 it is not possible to request CIB mobilToken!</i>	<i>HUF 0</i>
One-off fee for CIB mobilToken replacement ³ (re-registration)•	HUF 0

III. 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 14th September, 2019 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.)

2.1. Forint transfer within Hungary	
♦ Bank-to-bank HUF transfer via GIRO*	
In paper format, Electronic Signature Pad	3,57 ‰, min. HUF 678
CIB 24	2,76 ‰, min. HUF 542
BT, CIB Business Terminal, INBIZ**, Swift MT101**	2,40 ‰, min. HUF 340
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	2,40 ‰, min. HUF 340
<i>CIB TPP channel</i>	<i>2,40 ‰, min. HUF 340</i>

♦ Bank-to-bank HUF transfer via real time gross settlement (RTGS) system*	
In paper format, BT, CIB Business Terminal, INBIZ**	0,56 ‰, min. HUF 11 786 max. HUF 117 865
<i>CIB TPP channel</i>	<i>0,56 ‰, min. HUF 11 786 max. HUF 117 865</i>
♦ Execution of an incoming collection order based on an authorisation letter, official transfer order or a collection order formerly with the purpose code “2”, on the grounds of Foreclosure*	
By transfer via GIRO	0,90 ‰, min. HUF 235

By intra-bank transfer	0
♦ Intra-bank HUF transfer*	
In paper format, Electronic Signature Pad	1,28 ‰, min. HUF 616
CIB 24	0,80 ‰, min. HUF 493
BT, CIB Business Terminal, INBIZ**	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0,80 ‰, min. HUF 184
<i>CIB TPP channel</i>	<i>0,80 ‰, min. HUF 184</i>

♦ Recording and modification of HUF standing order	
In paper format, Electronic Signature Pad, CIB 24	HUF 1178/ order
Via an Electronic Service ¹⁹	0
<i>CIB TPP channel</i>	<i>0</i>

2.6. FCY transfer, HUF transfer abroad	
♦ Bank-to-bank FCY transfer, HUF transfer abroad* From 1st November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.	
In paper format, Electronic Signature Pad, CIB 24	3,39 ‰, min. USD 28,31
BT, CIB Business Terminal, INBIZ**, Swift MT101**	2,12 ‰, min. USD 28,31
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁹	2,12 ‰, min. USD 28,31
<i>CIB TPP channel</i>	<i>2,12 ‰, min. USD 28,31</i>
♦ SEPA transfer, other EUR transfer in 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	3,13 ‰, min. EUR 25,37
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,50 ‰, min. EUR 25,37
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁹	1,50 ‰, min. EUR 25,37
<i>CIB TPP channel</i>	<i>1,50 ‰, min. EUR 25,37</i>
♦ Intra-bank FCY transfer*	
In paper format, Electronic Signature Pad CIB 24	1,19 ‰, min. USD 22,63
BT, CIB Business Terminal, INBIZ**, Swift MT101**	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁹	0

<u>CIB TPP channel</u>	<u>0</u>
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Token	
Token use monthly fee ⁱⁱⁱ /user If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 235
<u>One-off fee for first requested token, per user</u>	<u>0</u>
One-off fee for token replacement ³ (in the event of loss, theft or damage)	<u>HUF 5893</u> <u>In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services.</u>
Easy Token (The possibility to request Easy Token is terminated from 15 February 2019.)	
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 222 / month / user
<u>Fee for requested easy token*</u>	<u>0</u>
One-off fee for easy token replacement (in the event of loss, theft or damage) ³ •	<u>HUF 2786</u> <u>In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services.</u>
CIB Hard Token	
CIB Hard Token use fee If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 216 / month / user
Fee for requested CIB Hard Token	0
One-off fee for CIB Hard Token replacement (in the event of loss, theft or damage)	HUF 2711
CIB mobilToken	
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 55 / month / user
<u>Fee for requested CIB mobilToken*</u> <u>With effect from 13th January, 2018 it is not possible to request CIB mobilToken!</u>	<u>HUF 0</u>
One-off fee for CIB mobilToken replacement (re-registration) ³ •	HUF 0

- IV. The related provisions of the following points and the related endnotes of lists of conditions entitled the “List of Conditions for Business and Other Associations CIB Electronic Business Account keeping package”, and will be amended from 14th September, 2019 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.)

DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service, Electronic Signature Pad	10,82-%, min. 866 HUF
CIB 24	11,85-%, min. 857 HUF
Via Electronic Service	5,89 %, min. 391 HUF
<i>CIB TPP channel</i>	<i>5,89 %, min. 391 HUF</i>
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	589 HUF / order
♦ Interbank HUF transfer via VIBER	
Paper-based service, via Electronic Service ²	0,65 %, min. 13 556 HUF, max. 124 658-HUF
<i>CIB TPP channel</i>	<i>0,65 %, min. 13 556 HUF, max. 124 658-HUF</i>

♦ HUF transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad	8,12 %, min. 806 HUF
CIB 24	8,02 %, min. 798 HUF
Via Electronic Service	4,13 %, min. 364 HUF
<i>CIB TPP channel</i>	<i>4,13 %, min. 364 HUF</i>

♦ Recording and modification of HUF standing order	
Registration, modification	
Paper-based service, Electronic Signature Pad, CIB 24	589 HUF /order
Via Electronic Service ³	0
<i>CIB TPP channel</i>	<i>0</i>

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, Electronic Signature Pad, CIB 24	4,49 %, min. 39,04 USD

Via Electronic Service ³	4,97 ‰, min. 23,32 USD
<u>CIB TPP channel</u>	<u>4,97 ‰, min. 23,32 USD</u>
♦ 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.	
Paper-based service, Electronic Signature Pad, CIB 24	4,15 ‰, min. 34,99 EUR
Via Electronic Service ³	3,52 ‰, min. 20,89 EUR
<u>CIB TPP channel</u>	<u>3,52 ‰, min. 20,89 EUR</u>
♦ FX transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad, CIB 24	2,72 ‰, min. 16,38 USD
Via Electronic Service ³	35,48 USD
<u>CIB TPP channel</u>	<u>35,48 USD</u>

V. The related provisions of the following points and the related endnotes of lists of conditions entitled the “List of Conditions for Business and Other Associations CIB Electronic Business Account Plus keeping package”, will be amended from 14th September, 2019 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.)

DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO*	
Paper-based service, Electronic Signature Pad	7,92 ‰, min. 678 HUF
CIB 24	7,39 ‰, min. 678 HUF
Via Electronic Service	2,01 ‰, min. 204-HUF
<u>CIB TPP channel</u>	<u>2,01 ‰, min. 204-HUF</u>
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	589 HUF / order
♦ Interbank HUF transfer via VIBER*	
Paper-based service, via Electronic Service ⁴	0,56 % min. 11 786 HUF max. 117 865 HUF
<u>CIB TPP channel</u>	<u>0,56 % min. 11 786 HUF max. 117 865 HUF</u>
♦ HUF transfer between bank accounts kept by CIB*	
Paper-based service, Electronic Signature Pad	6,41 ‰, min. 616 HUF
CIB 24	6,41 ‰, min. 616 HUF
Via Electronic Service	1,43 ‰, min. 121 HUF
<u>CIB TPP channel</u>	<u>1,43 ‰, min. 121 HUF</u>

♦ Recording and modification of HUF standing order	
Paper-based service, Electronic Signature Pad, CIB 24	589 HUF / order
Via Electronic Service ⁵	0
<i>CIB TPP channel</i>	<u>0</u>

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, Electronic Signature Pad, CIB 24	3,38 ‰, min. 22,64 USD
Via Electronic Service ⁵	2,76 ‰, min. 16,98 USD
<i>CIB TPP channel</i>	<u>2,76 ‰, min. 16,98 USD</u>
♦ 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.	
Paper-based service, Electronic Signature Pad, CIB 24	3,13 ‰, min. 20,30 EUR
Via Electronic Service ⁵	1,96 ‰, min. 16,98 EUR
<i>CIB TPP channel</i>	<u>1,96 ‰, min. 16,98 EUR</u>
♦ FX transfer between bank accounts kept by CIB *	
Paper-based service, Electronic Signature Pad, CIB 24	1,91 ‰, min. 11,31 USD
Via Electronic Service ⁵	5,66 USD
<i>CIB TPP channel</i>	<u>5,66 USD</u>

VI. The related provisions of the following points and the related endnotes of lists of conditions entitled the „List of Conditions for Business and Other Associations CIB Premium Account keeping package”, will be amended from 14th September, 2019 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.)

DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service, Electronic Signature Pad	4,84 ‰, min. 1186 HUF, max. 199 664 HUF
CIB 24	8,08 ‰ min. 953 HUF, max. 199 664 HUF
BT, CIB Business Terminal, INBIZ**, Swift MT101**	4,52 ‰ min. 425 HUF, max. 135 204 HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	4,71 ‰ min. 440 HUF, max. 135 204 HUF
<i>CIB TPP channel</i>	<u>4,71 ‰ min. 440 HUF, max. 135 204 HUF</u>

♦ Interbank HUF transfer via VIBER	
Paper-based service, BT, CIB Business Terminal, INBIZ**	0,64 ‰ min. 13 528 HUF, max. 117 936 HUF
<i>CIB TPP channel</i>	<u>0,64 ‰ min. 13 528 HUF, max. 117 936 HUF</u>
♦ HUF transfer between bank accounts kept by CIB	

Paper-based service, Electronic Signature Pad	1,84 ‰ min. 1105 HUF, max. 181 496 HUF
CIB 24	5,53 ‰ min. 888 HUF max. 181 496 HUF
BT, CIB Business Terminal, INBIZ**	2,58 ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	1,98 ‰
<i>CIB TPP channel</i>	<i>1,98 ‰</i>

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, Electronic Signature Pad, CIB 24	4,02 ‰, min. 45,59 USD, max. 837,25 USD
BT, CIB Business Terminal, INBIZ**, Swift MT101**	3,25 ‰, min. 40,85 USD, max. 569,46 USD
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ²	3,01 ‰, min. 40,82 USD, max. 569,46 USD
<i>CIB TPP channel</i>	<i>3,01 ‰, min. 40,82 USD, max. 569,46 USD</i>

VII. The related provisions of the following points and the related endnotes of lists of conditions entitled the „List of Conditions for Business and Other Associations CIB Premium Account Plus keeping package”, will be amended from 14th September, 2019 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.)

DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO*	
Paper-based service, Electronic Signature Pad	3,57 ‰, min. 678 HUF, max. 203 750 HUF
CIB 24	2,76 ‰, min. 542 HUF, max. 203 750 HUF
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,84 ‰, min. 204 HUF, max. 135 616 HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	1,84 ‰, min. 204 HUF, max. 135 616 HUF
<i>CIB TPP channel</i>	<i>1,84 ‰, min. 204 HUF, max. 135 616 HUF</i>

♦ Interbank HUF transfer via VIBER*	
Paper-based service, BT, CIB Business Terminal, INBIZ**, CIB 24	0,56 ‰, min. 11 786 HUF, max. 117 865 HUF
<i>CIB TPP channel</i>	<i>0,56 ‰, min. 11 786 HUF, max. 117 865 HUF</i>

♦ HUF transfer between bank accounts kept by CIB*
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Paper-based service, Electronic Signature Pad	1,28 ‰, min. 616 HUF, max. 185 048 HUF
CIB 24	0,80 ‰, min. 493 HUF, max. 185 048 HUF
BT, CIB Business Terminal, INBIZ**,	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0
<i>CIB TPP channel</i>	<u>0</u>

♦ Recording and modification of HUF standing order	
Paper-based service, Electronic Signature Pad, CIB 24	589 HUF /order
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ³	0
<i>CIB TPP channel</i>	<u>0</u>

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, Electronic Signature Pad, CIB 24	3,39 ‰, min. 28,31 USD, max. 854,83 USD
BT , CIB Business Terminal, INBIZ**, Swift MT101**	2,12 ‰, min. 28,31 USD, max. 571,77 USD
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ³	2,12 ‰, min. 28,31 USD, max. 571,77 USD
<i>CIB TPP channel</i>	<u>2,12 ‰, min. 28,31 USD, max. 571,77 USD</u>
♦ 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.	
Paper-based service, Electronic Signature Pad, CIB 24	3,13 ‰, min. 25,37 EUR max. 761,17 EUR
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,50 ‰, min. 25,37 EUR max. 512,52 EUR
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ³	1,50 ‰, min. 25,37 EUR max. 512,52 EUR
<i>CIB TPP channel</i>	<u>1,50 ‰, min. 25,37 EUR max. 512,52 EUR</u>

VIII. The related provisions of the following points and the related endnotes of lists of conditions entitled the “List of Conditions for Business and Other Associations CIB Business Account keeping package”, will be amended from 14th September, 2019 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.)

DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service, Electronic Signature Pad	6,57 ‰, min. 950 HUF

CIB 24	7,12 ‰, min. 837 HUF
Via Electronic Service	6,57 ‰, min 455 HUF
<u>CIB TPP channel</u>	<u>6,57 ‰, min 455 HUF</u>

♦ interbank HUF transfer via VIBER	0,65 ‰, min. 13 683 HUF, max. 117 936 HUF
♦ <u>interbank HUF transfer via CIB TPP channel</u>	<u>0,65 ‰, min. 13 683 HUF, max. 117 936 HUF</u>

♦ HUF transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad	4,13 ‰, min. 885 HUF
CIB 24	2,61 ‰, min. 780 HUF
Via Electronic Service	4,96 ‰, min. 424 HUF
<u>CIB TPP channel</u>	<u>4,96 ‰, min. 424 HUF</u>

♦ Recording and modification of HUF standing order	
registration, modification	
Paper-based service, Electronic Signature Pad, CIB 24	589 HUF /order
Via Electronic Service ³	0
<u>CIB TPP channel</u>	<u>0</u>

INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER	
♦ International interbank FX transfer, HUF transfer From 1st November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.	
Paper-based service, Electronic Signature Pad, CIB 24	4,54 ‰, min. 47,65 USD
Via Electronic Service ³	5,25 ‰, min.23,55 USD
<u>CIB TPP channel</u>	<u>5,25 ‰, min.23,55 USD</u>
♦ 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	4,19 ‰, min. 42,72 EUR
Via Electronic Service ³	3,72 ‰, min. 21,10 EUR
<u>CIB TPP channel</u>	<u>3,72 ‰, min. 21,10 EUR</u>
♦ FX transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad, CIB 24	1,81 ‰, min. 21,52 USD
Via Electronic Service ³	122,48 USD
<u>CIB TPP channel</u>	<u>122,48 USD</u>

IX. The related provisions of the following points and the related endnotes of lists of conditions entitled the “List of Conditions for Non-Resident Business Organisations”, will be amended from 14th September, 2019 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.)

1.1. HUF DOMESTIC TRANSFER	
♦ Bank-to-bank GIRO transfer	
In paper format, Electronic Signature Pad	7,73 ‰, min. HUF 385
CIB 24	7,19 ‰, min. HUF 385
CIB Internet Bank, INBIZ**, Swift MT101**, CIB Bank mobile application, CIB Bank Online	4,99 ‰, min. HUF 364
<i>CIB TPP channel</i>	<i>4,99 ‰, min. HUF 364</i>
♦ Bank-to-bank RTGS HUF transfer	
<i>♦ Bank-to-bank RTGS HUF transfer on via TPP channel</i>	
	0,83 ‰ min. HUF 13 981, max. HUF 128 877
	<i>0,83 ‰ min. HUF 13 981, max. HUF 128 877</i>

♦ Intra-bank HUF transfer	
In paper format, Electronic Signature Pad	3,39 ‰, min. HUF 358
CIB 24	3,42 ‰, min. HUF 358
CIB Internet Bank, INBIZ**, CIB Bank mobile application, CIB Bank Online	3,39 ‰, min. HUF 339
<i>CIB TPP channel</i>	<i>3,39 ‰, min. HUF 339</i>

1.2. FX TRANSFER, HUF TRANSFER ABROAD¹	
♦ Bank-to-bank FX transfer (includes SWIFT charge)	
In paper format, Electronic Signature Pad, CIB 24	3,29 ‰, min. USD 45,28
CIB Internet Bank, SoftBT, INBIZ**, Swift MT101**, CIB Bank mobile application, CIB Bank Online ⁱⁱⁱ	3,90 ‰, min. USD 32,16
<i>CIB TPP channel</i>	<i>3,90 ‰, min. USD 32,16</i>
♦ SEPA transfer, other EUR transfer within EEA (Target) (includes SWIFT charge)	
In paper format, Electronic Signature Pad, CIB 24	3,18 ‰, min. EUR 40,59
CIB Internet Bank, SoftBT, INBIZ**, Swift MT101**, CIB Bank mobile application, CIB Bank Online ⁱⁱⁱ	2,76 ‰, min. EUR 28,83
<i>CIB TPP channel</i>	<i>2,76 ‰, min. EUR 28,83</i>
♦ FX intra-bank transfer	
<i>♦ FX intra-bank transfer via CIB TPP channel</i>	
	2,12 ‰, min. USD 19,25
	<i>2,12 ‰, min. USD 19,25</i>

¹Please note that in the case of transfers to banks abroad, the amount credited to the beneficiary's account may be reduced by the fees of intermediary banks.

X. The related parts of Bank's Schedule entitled the "Acceptance and Execution of Orders (Banking Timetable)" will be amended from 14th September, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

(The modified parts showed with italic letters and underlined)

one-off HUF transfer order	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, 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), 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
<i>CIB TPP channel</i>	<i>until 16.30 hours on Bank Working Days</i>	<i>T Bank Working Day</i>	<i>Continuous</i>	<i>Immediate</i>
one-off HUF transfer order launched from FCY account	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, BT, CIB Internet Bank, SWIFT MT101 order (non-automatic), INBIZ	On Bank Working Days by 16.00 hours	T Bank Working Day	-	-
<i>CIB TPP channel</i>	<i>On Bank Working Days by 16.00 hours</i>	<i>T Bank Working Day</i>	<i>-</i>	<i>-</i>
value dated and standing HUF transfer order	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, 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
<i>CIB TPP channel</i>	<i>Day prior to value date, by midnight</i>	<i>Value date</i>	<i>Day prior to value date, by midnight</i>	<i>Value date</i>
HUF transfer orders via RTGS system	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
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), INBIZ	On Bank Working Days from 8.00-16.00	T Bank Working Day (within 2 hours)	-	-
<i>CIB TPP channel</i>	<i>On Bank Working Days from 8.00-16.00</i>	<i>T Bank Working Day (within 2 hours)</i>	<i>-</i>	<i>-</i>

one-off HUF transfer order abroad	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, BT, CIB24, CIB Internet Bank, INBIZ	On Bank Working Days by 16.00 hours	T Bank Working Day	-	-
<i>CIB TPP channel</i>	<i>On Bank Working Days by 16.00 hours</i>	<i>T Bank Working Day</i>	<i>-</i>	<i>-</i>
value dated HUF transfer order abroad	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
BT order, BT order with fax confirmation	Day prior to value date, by midnight	Value date****	-	-
<i>CIB TPP channel</i>	<i>Day prior to value date, by midnight</i>	<i>Value date****</i>	<i>-</i>	<i>-</i>

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
<i>CIB TPP channel</i>	<i>On Bank Working Days by 16.00 hours</i>	<i>T+1 Bank Working Day</i>	<i>Continuous</i>	<i>Immediate</i>
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 using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated			
transfer in EEA currencies other than EUR or HUF within the EEA 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 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+1 Bank Working Days	Continuous	Immediate
<i>CIB TPP channel</i>	<i>On Bank Working Days by 15.00 hours</i>	<i>T+1 Bank Working Days</i>	<i>Continuous</i>	<i>Immediate</i>
in the case of orders involving conversion	On Bank Working Days by 15.00 hours	T+1 Bank Working Days	On Bank Working Days by 16.00 hours	T Bank Working Day
	***** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated			
transfer in EEA currencies other than EUR or HUF outside the EEA				
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+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
<i>CIB TPP channel</i>	<i>On Bank Working Days by 16.00 hours</i>	<i>T+2 Bank Working Days</i>	<i>Continuous</i>	<i>Immediate</i>

XI. 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 14th September, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

(The modified parts showed with italic letters and underlined)

one-off HUF transfer order	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, 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), 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
<i>CIB TPP channel</i>	<i>until 13.00 hours on Bank Working Days</i>	<i>T Bank Working Day</i>	<i>Continuous</i>	<i>Immediate</i>
one-off HUF transfer order launched from FCY account	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, BT, CIB Internet Bank, SWIFT MT101 order (non-automatic), INBIZ	On Bank Working Days by 12:30 hours	T Bank Working Day	-	-
<i>CIB TPP channel</i>	<i>On Bank Working Days by 12:30 hours</i>	<i>T Bank Working Day</i>	-	-
value dated and standing HUF transfer order	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, 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
<i>CIB TPP channel</i>	<i>Day prior to value date, by midnight</i>	<i>Value date</i>	<i>Day prior to value date, by midnight</i>	<i>Value date</i>
HUF transfer orders via RTGS system	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
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), INBIZ	On Bank Working Days from 8.00 - 12.30	T Bank Working Day (within 2 hours)	-	-
<i>CIB TPP channel</i>	<i>On Bank Working Days from 8.00 - 12.30</i>	<i>T Bank Working Day (within 2 hours)</i>	-	-

one-off HUF transfer order abroad	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, BT, SWIFT MT 101, CIB24, CIB Internet Bank, INBIZ	On Bank Working Days by 12.30 hours	T Bank Working Day	-	-
<i>CIB TPP channel</i>	<i>On Bank Working Days by 12.30 hours</i>	<i>T Bank Working Day</i>	-	-
value dated HUF transfer order abroad	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
BT order, BT order with fax confirmation	Day prior to value date, by midnight	Value date****	-	-
<i>CIB TPP channel</i>	<i>Day prior to value date, by midnight</i>	<i>Value date****</i>	-	-

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 **** <i>CIB TPP channel</i>	On Bank Working Days by 15.00 hours <i>On Bank Working Days by 15.00 hours</i>	T+1 Bank Working Day <i>T+1 Bank Working Day</i>	Continuous <i>Continuous</i>	Immediate <i>Immediate</i>
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 using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated			
transfer in EEA currencies 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, 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 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 **** <i>CIB TPP channel</i>	On Bank Working Days by 15.00 hours <i>On Bank Working Days by 15.00 hours</i>	T+1 Bank Working Days <i>T+1 Bank Working Days</i>	Continuous <i>Continuous</i>	Immediate <i>Immediate</i>
in the case of orders involving conversion	On Bank Working Days by 15.00 hours	T+1 Bank Working Days	On Bank Working Days by 16.00 hours	T Bank Working Day
	**** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated			
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, Electronic Signature Pad, Business Terminal (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 **** <i>CIB TPP channel</i>	On Bank Working Days by 15.00 hours <i>On Bank Working Days by 15.00 hours</i>	T+2 Bank Working Days <i>T+2 Bank Working Days</i>	Continuous <i>Continuous</i>	Immediate <i>Immediate</i>
in the case of orders involving conversion	On Bank Working Days by 15.00 hours	T+1 Bank Working Days	On Bank Working Days by 16.00 hours	T Bank Working Day
	**** in case of using CIB Bank mobile application and CIB Bank Online the transfer is available only transfer between own accounts and SEPA transfer without conversion (expected time of execution is T+1 day) can be initiated			
transfer in non-EEA currencies	bank-to-bank transfer		intra-bank transfer and transfer between own	
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+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 **** <i>CIB TPP channel</i>	On Bank Working Days by 15.00 hours <i>On Bank Working Days by 15.00 hours</i>	T+2 Bank Working Days <i>T+2 Bank Working Days</i>	Continuous <i>Continuous</i>	Immediate <i>Immediate</i>

XII. The related parts of Bank's Schedule entitled the "Acceptance and Execution of Orders (Banking Timetable) timetable for branches that are also open at weekends" will be amended from 14th September, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

(The modified parts showed with italic letters and underlined)

HUF transfer order (one-off)	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)	In accordance with weekend branch opening hours	Next Bank Working Day	In accordance with weekend branch opening hours	T Day
CIB Internet Bank, BT (automatic), mobilCIB, CIB24, INBIZ	Continuous	Next Bank Working Day	Continuous	Immediate
<i>CIB TPP channel</i>	<u>Continuous</u>	<u>Next Bank Working Day</u>	<u>Continuous</u>	<u>Immediate</u>
HUF transfer order launched from FCY account	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
on a paper basis	In accordance with weekend branch opening hours	Next Bank Working Day	-	-
CIB Internet Bank, CIB24, BT, INBIZ	Continuous	Next Bank Working Day	-	-
<i>CIB TPP channel</i>	<u>Continuous</u>	<u>Next Bank Working Day</u>	<u>-</u>	<u>-</u>
value dated and standing HUF transfer order	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
on a paper basis	In accordance with branch opening hours on day before value date	Value date (value date may not be a public holiday or non-working day)	In accordance with branch opening hours on day before value date	Value date (value date may not be a public holiday or non-working day)
CIB Internet Bank, CIB24, BT, INBIZ	Day prior to value date, by midnight	Value date (value date may not be a public holiday or non-working day)	Continuous (Day prior to value date, by midnight)	Value date (value date may not be a public holiday or non-working day)
<i>CIB TPP channel</i>	<u>Day prior to value date, by midnight</u>	<u>Value date (value date may not be a public holiday or non-working day)</u>	<u>Continuous (Day prior to value date, by midnight)</u>	<u>Value date (value date may not be a public holiday or non-working day)</u>
HUF transfer orders via RTGS system	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
on a paper basis, BT, CIB Internet Bank, INBIZ	-	-	-	-
<i>CIB TPP channel</i>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

HUF transfer order abroad	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
on a paper basis	In accordance with weekend branch opening hours	Next Bank Working Day	-	-
BT, CIB24, CIB Internet Bank, INBIZ	Continuous	Next Bank Working Day	-	-
<i>CIB TPP channel</i>	<u>Continuous</u>	<u>Next Bank Working Day</u>	<u>-</u>	<u>-</u>
postal payment cheque	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
BT, CIB Internet Bank	In accordance with weekend branch opening hours/continuous	Next Bank Working Day + time of postal delivery**	-	-
	** Magyar Posta Zrt executes orders within Budapest within 2 working days, and outside the capital within 3 working days			
FCY transfer order (one-off)	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
transfer order in EUR				
without conversion				
on a paper basis, BT order, with fax confirmation	In accordance with weekend branch opening hours	Next Bank Working Day + 1 Bank Working Day	In accordance with weekend branch opening hours	Next Bank Working Day
BT (automatic), CIB Internet Bank, CIB24, INBIZ	Continuous	Next Bank Working Day + 1 Bank Working Day	Continuous	Immediate
<i>CIB TPP channel</i>	<u>Continuous</u>	<u>Next Bank Working Day + 1 Bank Working Day</u>	<u>Continuous</u>	<u>Next Bank Working Day</u>
in the case of orders involving conversion				
on a paper basis, BT order with fax confirmation	In accordance with weekend branch opening hours	Next Bank Working Day + 1 Bank Working Day	In accordance with weekend branch opening hours	Next Bank Working Day
BT (automatic), CIB Internet Bank, CIB24, INBIZ	Continuous	Next Bank Working Day + 1 Bank Working Day	Continuous	Next Bank Working Day
<i>CIB TPP channel</i>	<u>Continuous</u>	<u>Next Bank Working Day + 1 Bank Working Day</u>	<u>Continuous</u>	<u>Next Bank Working Day</u>
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, BT order with fax confirmation	In accordance with weekend branch opening hours	Next Bank Working Day + 2 Bank Working Days	In accordance with weekend branch opening hours	Next Bank Working Day
BT (automatic), CIB Internet Bank, CIB24, INBIZ	Continuous	Next Bank Working Day + 2 Bank Working Days	Continuous	Next Bank Working Day
<i>CIB TPP channel</i>	<u>Continuous</u>	<u>Next Bank Working Day + 2 Bank Working Days</u>	<u>Continuous</u>	<u>Next Bank Working Day</u>
in the case of orders involving conversion				
on a paper basis, BT order with fax confirmation	In accordance with weekend branch opening hours	Next Bank Working Day + 2 Bank Working Days	In accordance with weekend branch opening hours	Next Bank Working Day
BT (automatic), CIB Internet Bank, CIB24, INBIZ	Continuous	Next Bank Working Day + 2 Bank Working Days	Continuous	Next Bank Working Day
<i>CIB TPP channel</i>	<u>Continuous</u>	<u>Next Bank Working Day + 2 Bank Working Days</u>	<u>Continuous</u>	<u>Next Bank Working Day</u>

Cause of modification of conditions lists In case of Corporates and Joint Ventures:

2. For the introduction of Instant transactions:

Based on the General Corporate Business Conditions the cause for the modification is covered under point: 20.2.18: as the entry into effect or a change in any statute, or decree of the central bank or the regulation of another entity (including, but not limited to, the international card companies) which causes additional costs or a fall in revenue for the Bank

In case of Sol Traders and Primary Producers:

For the introduction of Instant transactions

Based on the General Business Conditions the cause for the modification is covered under point: 20.1.4: as the entry into effect or a change in any statute, or decree of the central bank or the regulation of another entity (including, but not limited to, the international card companies) which causes additional costs or a fall in revenue for the Bank

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

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.

Date of publication (display in branches): 12.07.2019

CIB Bank Ltd.

In case of Customers related to the Bank's General Corporate Business Regulations, the reasons for the amendment of the Lists of Conditions indicated above are the following:

Amendment of special offer related to registration fee and monthly fee of CIB Bank mobile application according to section 20.2.24. of Bank's General Corporate Business Regulations:
20.2.24. a change in the business policy objectives of the Bank

In case of Customers related to the Bank's General Retail Business Regulations for Consumers and Sole Traders (hereinafter: GRBR), the reasons for the amendment of the Lists of Conditions indicated above are the following 20.1.4. section of GRBR:

In case of amendment of special offer related to registration fee and monthly fee of CIB Bank mobile application:

- *a change in the business policy objectives of the Bank,*

The fee change related to CIB Health Guard insurance does not affect existing contracts, the new fee is only applicable for contracts made from 01.06.2019.

Displaying the Fee charged by the Post related to the Cash disbursement orders is due to a technical modification.

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 Lists of Conditions and the Banking Timetables can be found at www.cib.hu website or in any of CIB branches.

Date of publication (display in branches): 31st May, 2019

CIB Bank Ltd.

i Use of the token is obligatory. The sales of the Token, Easy Token and mobilToken is discontinued, they cannot be replaced with the same type of device.

ii Use of the token is obligatory. The sales of the Token, Easy Token and mobilToken is discontinued, they cannot be replaced with the same type of device.

iii Use of the token is obligatory. The sales of the Token, Easy Token and mobilToken is discontinued, they cannot be replaced with the same type of device.