

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 Non-Resident Business Organisations”,

and the Annexes of these Condition Lists

“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 15st December, 2019

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that Lists of Conditions mentioned above will be amended with effect from 15st December, 2019. The details of modification can be found in relevant sections of the Lists of Conditions, that are attached as appendix. All the changes are showed with italic letters and underline, the deleted parts with strikethrough.

Reasons for the changes: The Bank plans to make the group transfer order available through another new channel and to extend the promotions detailed in the appendix.

In addition, a technical correction has been made to the List of Conditions for Non- Resident Business Organisations, compared to the version previously announced on October 14, 2019 due to the changes

necessary according to the amendment of Regulation (EU) 2019/518 of the European Parliament and of the Council of 19 March 2019 amending Regulation (EC) No 924/2009 as regards certain charges on cross-border payments in the Union and currency conversion charges, in particular the harmonisation of cross-border transaction charges in euro within the EEA.

In case of Customers (those that cannot be categorized as Sole Traders or Consumers) related to the Bank's General Corporate Business Regulations, the reason for the amendment of the Lists of Conditions is point 20.2.18 of the Bank's General Corporate Business Regulations.

1. The Amendment of the regulation 924/2009/EK according to section 20.2.18. of 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.

2. The 20.2.20. of Bank's General Corporate Business Regulations:

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 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): 13st December, 2019

CIB Bank Ltd.

Appendix:

- 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 15st December, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

♦ Multiple HUF transfer (<i>may only be given via electronic channels: Business Terminal, INBIZ**CIB Business Online**</i>)	
In the case of bank-to-bank (GIRO) remittance	4,48 %, min. HUF 143 / item
In the case of intra-bank remittance	3,33 %

*** *The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.*

2.7 Other services	
♦ Conversion between client's own accounts kept at the Bank	Costs incorporated in the exchange rate
♦ Queuing of uncovered, non value-dated HUF transfer orders abroad or FCY transfer orders	HUF 117 / item / day Promotion in case of BT and CIB Business Online order: 0 HUF till 31st December 2019 , <u>31st March, 2020</u>

CIB VICA use fee If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 99 / month / user (Special offer: HUF 0 until 31st December 2019 , <u>01st June, 2021</u>)
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• Cash deposit with bankcard to ATM		
To ATM operated by CIB Bank with online cash-in (In HUF to a HUF account only)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account 0,84 %, min. HUF 121 (Special offer: HUF 0 until 31st December 2019 , <u>30st June, 2020</u>)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account 0,84 %, min. HUF 121 (Special offer: HUF 0 until 31st December 2019 , <u>30st June, 2020</u>)
To ATM operated by CIB Bank with envelope (In HUF to a HUF account)	The same as the fee of Branch cash-desk transactions Cash	The same as the fee of Branch cash-desk transactions Cash deposit (2.10

only)	deposit (2.10 subsection) In HUF to a HUF account 0,84 ‰, min. HUF 121 (Special offer: HUF 0 until 31st December 2019 <u>30st June, 2020</u>)	subsection) In HUF to a HUF account 0,84 ‰, min. HUF 121 (Special offer: HUF 0 until 31st December 2019 <u>30st June, 2020</u>)
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21 PDF statement with electronic signature and time stamp. The fee is applicable in case of on contracts /contract modification made from 31st March 2017. It is exclusively for clients with Business Terminal *and CIB Business Online*.

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 15st December, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

♦ Multiple HUF transfer (<i>may only be given via electronic channels: Business Terminal, INBIZ**, CIB Business Online***</i>) *	
In the case of bank-to-bank (GIRO) remittance	1,16 ‰, min. HUF 37 / item
In the case of intra-bank remittance	0

**** The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.*

2.7 Other services	
♦ Conversion between client’s own accounts kept at the Bank	Costs incorporated in the exchange rate
♦ Queuing of uncovered, non value-dated HUF transfer orders abroad or FCY transfer orders	HUF 117 / item / day Promotion in case of BT and CIB Business Online order: 0 HUF till 31st December 2019 <u>31ST March, 2020</u>

CIB VICA use fee If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 99 / month / user (Special offer: HUF 0 until 31st December 2019 <u>1st June, 2021</u>)
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♦ Cash deposit with bankcard to ATM
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To ATM operated by CIB Bank with online cash-in (In HUF to a HUF account only)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account 0,84 ‰, min. HUF 121 (Special offer: HUF 0 until 31st December 2019 <u>30st June, 2020</u>)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account 0,84 ‰, min. HUF 121 (Special offer: HUF 0 until 31st December 2019 <u>30st June, 2020</u>)
To ATM operated by CIB Bank with envelope (In HUF to a HUF account only)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account 0,84 ‰, min. HUF 121 (Special offer: HUF 0 until 31st December 2019 <u>30st June, 2020</u>)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account 0,84 ‰, min. HUF 121 (Special offer: HUF 0 until 31st December 2019 <u>30st June, 2020</u>)

21 PDF statement with electronic signature and time stamp. The fee is applicable in case of on contracts /contract modification made from 31st March 2017. It is exclusively for clients with Business Terminal, and CIB Business Online.

III. 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 15st December, 2019 as follows:

CIB VICA use fee If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 99 / month / user (Special offer: HUF 0 until 31st December 2019 <u>1st June, 2021</u>)
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♦ SEPA transfer, other EUR transfer within EEA (Target) (includes SWIFT charge)	
SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)	
In paper format, Electronic Signature Pad	<u>3,83 ‰, min. HUF 241</u>
CIB 24	<u>3,56 ‰, min. HUF 241</u>
CIB Internet Bank, INBIZ**, Swift MT101**	<u>2,72 ‰, min. HUF 121</u>
CIB Business Online	<u>2,72 ‰, min. HUF 121</u>
CIB TPP channel	<u>2,72 ‰, min. HUF 121</u>

v PDF statement with electronic signature and time stamp. The fee is applicable in case of on contracts /contract modification made from 31st March 2017. It is exclusively for clients with Business Terminal, and CIB Business 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 keeping package” will be amended from 15st December, 2019 as follows:

♦ Group HUF transfer <i>(may only be given via electronic channels: Business Terminal, INBIZ, CIB Business Online*)</i>	
In case of outgoing transfer (GIRO)	3,29 ‰, min. 118 HUF
In case of transfer between bank accounts kept by CIB	2,82 ‰, min. 180 HUF
* <i>The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.</i>	

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 Electronic Business Account Plus keeping package” will be amended from 15st December, 2019 as follows:

♦ Group HUF transfer <i>(may only be given via electronic channels: Business Terminal, INBIZ, CIB Business Online*)*</i>	
In case of outgoing transfer (GIRO)	1,03 ‰, min. 37 HUF
In case of transfer between bank accounts kept by CIB	0,56 ‰, min. 35 HUF
* <i>The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.</i>	

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 15th December, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

♦ Group HUF transfer <i>(may only be given via electronic channels: Business Terminal, INBIZ**, CIB Business Online***)</i>	
In case of outgoing transfer (GIRO)	4,49 ‰, min. 142 HUF
In case of transfer between bank accounts kept by CIB	3,33 ‰

*** *The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.*

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 15th December, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

♦ Group HUF transfer <i>(may only be given via electronic channels: Business Terminal, INBIZ**, CIB Business Online**)*</i>	
In case of outgoing transfer (GIRO)	1,16 ‰, min. 37 HUF
In case of transfer between bank accounts kept by CIB	0

****The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.*

VIII. “Acceptance and Execution of Orders (Banking Timetable)”

multiple transfer order
BT order with fax confirmation
BT, INBIZ, <i>CIB Business Online</i>
value dated multiple transfer order
BT, INBIZ, <i>CIB Business Online</i>

IX. “Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days”

multiple transfer order
BT order with fax confirmation
BT, INBIZ, <i>CIB Business Online</i>
value dated multiple transfer order
BT, INBIZ, <i>CIB Business Online</i>

X. “Acceptance and Execution of Orders (Banking Timetable) Weekend Banking Timetable for Branches that are also open at Weekends”

multiple transfer order
BT, INBIZ, <i>CIB Business Online</i>
value dated multiple transfer order
BT, CIB Business Terminal, INBIZ, <i>CIB Business Online</i>