

**Announcement****regarding the amendment of the Specific Business Regulations Pertaining to the Business Terminal Service:**

**I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby informs its Clients that with effect from 05 May 2016 the following sections of the Bank's Specific Business Regulations Pertaining to the Business Terminal Service are amended as follows.**

**1. ELECTRONIC SERVICE**

The Bank shall, by handing over to the Bank Account Holder the program for the Business Terminal and through the application thereof by the Client, provide an Electronic Service, based on which the Client may use basic and supplementary Services. The Bank will start providing these Electronic Services to the Client within 10 Banking Days from the execution of the Agreement. If the Agreement is amended, the Bank will comply within 5 Banking Days from the execution of the amendment to the Agreement. Since 1 March 2010 the Bank has not marketed the "CIB Business Terminal" service to new Clients; however, for Clients using the "CIB Business Terminal" service since prior to this date, these provisions shall be applicable except with regard to those conditions in respect of which these provisions or the List of Conditions pertaining to Clients using a "CIB Business Terminal" stipulate different terms and conditions.

**3. REQUESTING THE BUSINESS TERMINAL, RANGE OF THE BASIC AND OF THE SUPPLEMENTARY ELECTRONIC SERVICES**

3.2. The Bank shall only hand over the Signature Device(s) to the BT Signatory, the Client or the Client's authorised representative. If the Client's authorised representative proceeds on behalf of the Client, then in terms of the content of the authorisation the Bank accepts a letter of authorisation with a content that matches the specimen letter of authorisation made available by the Bank at the Client's request.

3.5 The Bank, in the course of providing the Electronic Service, provides the following basic services to the Client:

3.5.1 Information regarding bank accounts and bank cards;

3.5.2 Submission of Value-dated Forint Transfer and Book Transfer orders

3.5.3 Submission of one-off and Value-dated Foreign Currency Transfer Orders;

3.5.4 Submission of SEPA Transfer Orders;

3.5.5 Submission of RTGS Transfer Orders

3.5.6 Submission of an order for the fixing of a Deposit or the breaking of a term Deposit, termination of a Deposit;

3.5.7 Submission of Forint Collection orders;

3.5.8 Bank card information inquiry;

3.5.9 Payment on the basis of a postal order;

3.5.10 Post Office file download (Post Office files relating to cash payment orders and postal payment orders can be requests in relation to a specified time period)

3.6.4 “Correspondence with the Bank” service, through which (i) the submission and cancellation of an order for the fixing of a non-standard Deposit, or (ii) the cancellation of an order (orders) pending processing at the Bank is possible in accordance with the provisions of the Banking Timetable that relate to orders submitted in paper format, (iii) any certificate issuable by the Bank may be requested, and (iv) if the agreement between the Client and CIB Faktor Zrt. stipulates or permits this, the drawdown notice as per the agreement made between the Client and CIB Faktor Zrt. and the related annexes may be sent to CIB Faktor Zrt.;

3.6.7 Subledger report on merchant payments and turnover (POS, eCommerce subledger records; in the case of a POS or ePOS Agreement concluded between the Bank and the Client).

#### **4. AUTHORISATION LEVELS**

##### **4.3. BT Signatory**

The person identified in the Bank who is authorised by the Client to submit the orders that may be initiated via the Business Terminal, and to sign and approve them using the Signature Device. The BT Signatory’s signature and approval rights related to the approval of the following types of order, specified in the Specific Business Regulations Pertaining to Bank Accounts and Payment Transactions, which may be initiated via the Business Terminal, including the case where the transaction to be approved qualifies as an execution/amendment of the Agreement:

- Order for the fixing of a Deposit;
- breaking of a term Deposit, termination of a Deposit;
- Requesting orders that may be launched from the “Correspondence with the Bank” function, and all certificates issuable by the Bank;
- Use of investment services (purchase/sale of securities);
- Submission of go-live requests and/or registration requests exclusively via the Business Terminal.

In addition to the above, authorisations that are account-dependent (related to particular accounts) recorded by the Administrator for one or more BT Users and new password requests for one more BT Users are also, in every case, approved by the BT Signatory.

If the Client does not designate a BT Signatory, the Client may place the following requests by submitting an appropriately signed request to the fax number or email address stated on the request:

- Go-live request
- Registration request
- Login password request
- User rights request
- User authorisation request

## **5. IDENTIFICATION, BT HELPDESK SERVICE**

5.2. The Client, following the handover of the Signature Device(s) to the BT Signatory (Signatories), must initiate activation of the authorisation of the BT Signatory (Signatories) to submit orders, by submitting a written request on the form provided by the Bank. The Bank, within 1 Banking Day after receiving the activation request, shall activate the authorisation (Signature Devices) of the BT Signatory (Signatories). Activation requests may be sent to the Bank either by fax, to the fax number stated on the form, or may be submitted in person at any Branch.

## **II. The Bank's Specific Business Regulations Pertaining to the Business Terminal Service shall be supplemented with the following new sections, from 05 May 2016.**

### **3.11. CIB Automated Terminal service**

The CIB Automated Terminal permits the use of services in an automated system, without the need for human intervention, in which the Client launches its orders from a specially configured system (SAP) to the Business Terminal and, through that, to the Bank. The Client specifies a technical signatory name as the BT Signatory, on the form provided by the Bank, and then the Client states the technical signatory name on each order. Orders launched by the CIB Automated Terminal must be signed electronically and approved using this technical signatory name, which means that receipt of an order from the Client bearing this technical signatory name shall be deemed to be approved. Thus, in the course of the CIB Automated Terminal service, the Bank shall not record any natural persons as BT Signatories, but the BT Signatory shall be the Client itself in this case. The Bank executes orders received via the CIB Automated Terminal, launched with approval as described above, as orders of the Client. With due care, the Bank shall check whether in the course of the Client's exercise of disposition rights exercised via the use of the CIB Automated Terminal the technical signatory name stated as part of the approval of the transaction corresponds to the technical signatory name declared by the Client to the Bank for this purpose.

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Court of registration: Company Court of the Metropolitan Court of Budapest Company registration no.: Cg. 01-10-041004 Tax number:  
10136915-4-44 Group tax number:17781028-5-44 Community VAT number: HU17781028 Stock-exchange membership: Budapest Stock  
Exchange Ltd. Operating licence number: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB

The Client understands that the format of certain orders sent via the CIB Automated Terminal may differ from the standard format. The Bank provides the Client with a description of any special, non-standard formats.

The Client alone is responsible for ensuring the protection of the files forwarded to the Bank via the CIB Automated Terminal, and therefore the Bank shall be entitled to treat all orders and instructions that appear to have been sent by the Client using the CIB Automated Terminal as items originating from the Client.

All risk associated with any possible fraudulent use related to the orders or instructions sent using the CIB Automated Terminal shall be borne by the Client. Any resulting damages, including in particular damages arising as a result of the codes or data qualifying as bank secrets being obtained and used by unauthorised parties or any damage caused by technical errors in data transmission, shall be borne by the Client, and the Bank – with the exception of damage originating from the Bank's wilful or gross negligence or damage that occurs as a consequence of data-transmission technical errors that can be proved to be the fault of the Bank – excludes all liability in relation thereto.

- 5.5 Technical, operational and use-related questions relating to the Business Terminal service shall be answered via a phone call recorded by the BT Helpdesk or by e-mail. The effective phone number and e-mail address of BT Helpdesk are available in the Branches and on the Bank's website at [www.cib.hu](http://www.cib.hu).

If the information specified below in this section, requested from the BT Helpdesk by phone, is not available via the Business Terminal, the BT Helpdesk will give the requested information to the Client after the successful codeword-based identification of the Client. In the course of the codeword-based identification of the Client, the Bank shall identify the Client through the codeword that was provided when the contract relating to the opening of the current account was concluded.

After successful codeword-based identification, the Bank shall give the following information to the Client by phone, at the latter's request:

- Information relating to bank account statements and orders,
- Inquiries about orders pending processing,
- Bank card transactions, transactions in various processing phases, received via a POS terminal or eCommerce service,
- Information related to postal order processing, sub-ledger processing.

**CIB Bank Zrt.**

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