

ANNOUNCEMENT

**on the amendment, effective 1 January 2016, of
the CIB Base Business Account Plus, CIB Partner Business Account Plus and CIB Micro Business
Account Plus List of Conditions for Businesses and Other Organisations, Sole Traders and
Freelance Lawyers,
the CIB Base Business Account, CIB Partner Business Account and CIB Micro Business Account
List of Conditions for Businesses and Other Organisations, Sole Traders and Freelance Lawyers,
the CIB Non-Profit Classic Account List of Conditions for Businesses and Other Organisations,
the CIB Lawyer's Escrow Account Plus List of Conditions for Freelance Lawyers,
the CIB Lawyer's Escrow Account List of Conditions for Freelance Lawyers**

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; co. reg. no.: 01-10-041004) (hereinafter: Bank) informs its Clients that the above-specified Lists of Conditions will, **with effect from 1 January 2016, be amended favourably for customers**, as follows.

I.
Change in the monthly fee for use of the CIB mobilToken

The relevant terms of the CIB Base Business Account Plus, CIB Partner Business Account Plus and CIB Micro Business Account Plus List of Conditions for Businesses and Other Organisations, Sole Traders and Freelance Lawyers, the CIB Base Business Account, CIB Partner Business Account and CIB Micro Business Account List of Conditions for Businesses and Other Organisations, Sole Traders and Freelance Lawyers, the CIB Non-Profit Classic Account List of Conditions for Businesses and Other Organisations, the CIB Lawyer's Escrow Account Plus List of Conditions for Freelance Lawyers, the CIB Lawyer's Escrow Account List of Conditions for Freelance Lawyers will, with effect from 1 January 2016, change favourably for customers, as follows:

I. Provision valid until 31 December 2015

Monthly fee for CIB mobilToken use	
In the case of companies	HUF 55 / month / user Special offer: Until 31.12.2015: HUF 0
In the case of sole traders	HUF 55 / month / user Special offer: Until 31.12.2015: HUF 0

Provision valid from 1 January 2016

Monthly fee for CIB mobilToken use	
In the case of companies	HUF 55 / month / user Special offer: Until 30.06.2016: HUF 0
In the case of sole traders	HUF 55 / month / user Special offer: Until 30.06.2016: HUF 0

Reason for the amendment, based on section 20.2.24 of the Bank's General Corporate Business Regulations, as well as on section 20.1.4 of the Bank's General Retail Business Regulations for Consumers and Sole Traders:

“a change in the business policy objectives of the Bank”. - The Bank is extending the special offer relating to the monthly fee for use of the CIB mobilToken.

II.

Amendment of account-opening fee and of the CIB Internet-based Electronic Services registration fee

The CIB Base Business Account Plus, CIB Partner Business Account Plus and CIB Micro Business Account Plus List of Conditions for Businesses and Other Organisations, Sole Traders and Freelance Lawyers, the CIB Base Business Account, CIB Partner Business Account and CIB Micro Business Account List of Conditions for Businesses and Other Organisations, Sole Traders and Freelance Lawyers will, with effect from 1 January 2016, be amended favourably for customers, as follows.

II.1. Account-opening fee

The relevant terms of The CIB Base Business Account Plus, CIB Partner Business Account Plus and CIB Micro Business Account Plus List of Conditions for Businesses and Other Organisations, Sole Traders and Freelance Lawyers will, with effect from 1 January 2016, be amended favourably for customers, as follows.

Account-opening fee (upon the opening of a new account):

The current operative provision			
	CIB Base Business Account PLUS ¹	CIB Partner Business Account PLUS ¹ THE BANK STOPPED SELLING THIS PRODUCT AS FROM 1 AUGUST 2013.	CIB Micro Business Account PLUS ¹
Account opening fee ² (upon the opening of a new account)	HUF 2,201	HUF 551	HUF 0

¹As from 1 August 2014, the CIB Base Business Account PLUS and CIB Micro Business Account PLUS accounts are also available for freelance lawyers and law offices operating as incorporated partnerships.

²Account-opening fee, upon the opening of a new account until 31 December 2015, is HUF 0. The preferential condition does not apply to any account-type switch within CIB Bank.

Provision valid from 1 January 2016

	CIB Base Business Account PLUS ¹	CIB Partner Business Account PLUS ¹ THE BANK STOPPED SELLING THIS PRODUCT AS FROM 1 AUGUST 2013.	CIB Micro Business Account PLUS ¹
Account opening fee ² (upon the opening of a new account)	HUF 2,201	HUF 551	HUF 0

¹As from 1 August 2014, the CIB Base Business Account PLUS and CIB Micro Business Account PLUS accounts are also available for freelance lawyers and law offices operating as incorporated partnerships.

²Account-opening fee, upon the opening of a new account until 31 March 2016, is HUF 0. The preferential condition does not apply to any account-type switch within CIB Bank.

II./2. Registration fee:

The relevant terms of **The CIB Base Business Account Plus, CIB Partner Business Account Plus and CIB Micro Business Account Plus List of Conditions for Businesses and Other Organisations, Sole Traders and Freelance Lawyers**, the **CIB Base Business Account, CIB Partner Business Account and CIB Micro Business Account List of Conditions for Businesses and Other Organisations, Sole Traders and Freelance Lawyers** will, with effect from **1 January 2016**, change favourably for customers, as follows.

II./2./a Registration fee:

The current operative provision			
	CIB Base Business Account PLUS ¹	CIB Partner Business Account PLUS ¹ THE BANK STOPPED SELLING THIS PRODUCT AS FROM 1 AUGUST 2013.	CIB Micro Business Account PLUS ¹
CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB)			
Registration fee ⁶ /only payable upon first application for service/	HUF 2,751	HUF 2,751	HUF 0

⁶ Until 31 December 2015 the registration fee is HUF 0.

The text of footnote no. 6 will, with effect from 1 January 2016, be amended as follows:

Until 31 March 2016 the registration fee is HUF 0.

II./2./b Registration fee:

The current operative provision			
	CIB Base Business Account ¹	CIB Partner Business Account ¹	CIB Micro Business Account ¹
CIB Internet-based Electronic Services⁶ (CIB Internet Bank, mobilCIB)			
Registration fee ⁵ /only payable upon first application for service/	HUF 2,751	HUF 2,751	HUF 0

⁶ Until 31 December 2015 the registration fee is HUF 0.

The text of footnote no. 5 will, with effect from 1 January 2016, be amended as follows:

Until 31 March 2016 the registration fee is HUF 0.

Reason for the amendment, based on the Bank's General Corporate Business Regulations, as well as on section 20.1.4 of the Bank's General Retail Business Regulations for Consumers and Sole Traders:

“change in the Bank's business policy objectives” – extension of the promotion pertaining to the account-opening fee and the registration fee.

If you do not accept the amendment(s), you have the option, by the day before its (their) effective date, of terminating the framework agreement in person at a branch of our bank or in writing, with immediate effect, free of charge. If you do not do so, the Bank will regard the amendment to have been accepted by you.

CIB Bank Zrt.

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