



## **Announcement on the amendment of**

**SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS**

**effective from 25<sup>th</sup> April, 2018**

**SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS**

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

<b>1.1. Conversion rules relating to the use abroad of Bank Cards issued by CIB Bank Ltd.</b>	
<b>Currency of the Bank Card Transaction</b>	<b>Conversion process</b>
<b>♦ In the case of VISA-type HUF-based Bank Cards</b>	
HUF	No conversion
USD	The Bank converts the USD amount into HUF at the FX sell rate valid on the <del>day</del> <i>banking day before</i> of settlement.
EUR	The Bank converts the EUR amount into HUF at the FX sell rate valid on the <del>day</del> <i>banking day before</i> of settlement.
Other currency	The amount of the Bank Card Transaction is converted by the MasterCard <u>VISA</u> card company into EUR <i>at the exchange rate applied by it and valid on the banking day before of the settlement</i> , which EUR amount the Bank converts into HUF at the FX sell rate valid on the <i>banking day before</i> of settlement.
<b>♦ In the case of Visa-type EUR-based Bank Cards</b>	
HUF	The Bank converts the HUF amount into EUR at the FX buy rate valid on the <del>day</del> <i>banking day before</i> of settlement.
USD	The Bank converts the USD amount into HUF at the FX sell rate valid on the <del>day</del> <i>banking day before</i> of settlement, then into EUR at the FX buy rate
EUR	No conversion
Other currency	The VISA card company converts the amount of the Transaction to EUR at the exchange rate valid on the <i>banking day before</i> of the settlement, and the corresponding amount is then debited.
<b>♦ In the case of VISA-type USD-based Bank Cards</b>	
HUF	The Bank converts the HUF amount into USD at the FX buy rate valid on the <del>day</del> <i>banking day before</i> of settlement.
USD	No conversion
EUR	The Bank converts the EUR amount into HUF at the FX sell rate valid on the <del>day</del> <i>banking day before</i> of settlement, then into USD at the FX buy rate

Other currency	The VISA card company converts the amount of the Bank Card Transaction into EUR <u>at the exchange rate applied by it and valid on the banking day before of the settlement</u> , which is converted to HUF by the Bank at the FX sell rate valid on the <u>banking day before</u> of the settlement, and then to USD at the FX buy rate.
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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 List of Conditions can be found at [www.cib.hu](http://www.cib.hu) website or in any of CIB branches.

**Date of publication (display in branches): 23<sup>rd</sup> February, 2018**

**CIB Bank Ltd.**