

## Announcement on the amendment of

CIB Partner Start, Medium, Maximum; CIB Partner account package for freelance accountants; CIB Base Plus Business Account, CIB Partner Plus Business Account, CIB Micro Plus Business Account  
Condition Lists

effective from 4. August 2018

### 1. CIB Partner Start, Medium, Maximum Condition List

#### In effect now

<b>SEPA transfer, other EUR transfer within the EEA (Target)<sup>3*</sup></b>	0.3%, min. EUR 29.99	0.2%, min. EUR 19.99	0.12%, min. EUR 12.99
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<sup>3</sup> Currently the service is not yet available via the CIB Bank mobile application or the CIB Bank Online channel. After the introduction of the CIB Bank mobile application and CIB Bank Online, the Bank will continuously expand until 31 December 2018 the scope of services that are available via the application. The Bank will notify Clients of the introduction of the new banking service at least 5 days before the date of the introduction in a message sent via an Announcement and the Internet Bank.

#### In effect from 04.08.2018

<b>SEPA transfer, other EUR transfer within the EEA (Target)<sup>3*</sup></b>	0.3%, min. EUR 29.99	0.2%, min. EUR 19.99	0.12%, min. EUR 12.99
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<sup>3</sup> In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

### 2. CIB Partner account package for freelance accountants Condition List

#### In effect now

<b>SEPA transfer, other EUR transfer within the EEA (Target)<sup>4*</sup></b>	0.2%, min. EUR 19.99
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<sup>4</sup> Currently the service is not yet available via the CIB Bank mobile application or the CIB Bank Online channel. After the introduction of the CIB Bank mobile application and CIB Bank Online, the Bank will continuously expand until 31 December 2018 the scope of services that are available via the application. The Bank will notify Clients of the introduction of the new banking service at least 5 days before the date of the introduction in a message sent via an Announcement and the Internet Bank.

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<b>SEPA transfer, other EUR transfer within the EEA (Target)<sup>4*</sup></b>	0.2%, min. EUR 19.99
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### 3. CIB Base Plus Business Account, CIB Partner Plus Business Account, CIB Micro Plus Business Account Condition List

#### In effect now

<b>SEPA transfer, other EUR transfer within EEA (Target)</b>			
From 1th November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online * <sup>12</sup>	2.16‰ min EUR 19.74	2.22‰ min. EUR 40.45	2.00‰ min. EUR 20.08

<sup>12</sup> Currently the service is not yet available via the CIB Bank mobile application or the CIB Bank Online channel. After the introduction of the CIB Bank mobile application and CIB Bank Online, the Bank will continuously expand until 31 December 2018 the scope of services that are available via the application. The Bank will notify Clients of the introduction of the new banking service at least 5 days before the date of the introduction in a message sent via an Announcement and the Internet Bank.

#### In effect from 04.08.2018

<b>SEPA transfer, other EUR transfer within EEA (Target)</b>			
From 1th November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service.			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application <sup>13</sup> , CIB Bank Online <sup>13*</sup>	2.16‰ min EUR 19.74	2.22‰ min. EUR 40.45	2.00‰ min. EUR 20.08

<sup>13</sup> In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

The reason for the amendment of the Lists of Conditions indicated above is set out in the following section of the Bank’s General Corporate Business Regulations:

*„20.2.19 changes in the Bank’s IT systems, internal processes, or procedural, operational and risk assumption regulations”*

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.

CIB Bank informs its Clients that the changes are valid for the above mentioned List of Conditions effective from 4th August, 2018, and the same changes are also shown in those versions of lists of conditions which are specified above and which will be effect from 1st September, 2018 (changes announced on the 29th June, 2018) and from 1st October, 2018 (changes announced on the 1st August, 2018).

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): 2. August, 2018

CIB Bank Ltd.