

Announcement on the amendment of

SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS

CIB Part Start, Medium, Maximum account package LIST OF CONDITIONS for small entrepreneurs

CIB Part Accountant account package LIST OF CONDITIONS for small entrepreneurs

CIB Base Plus UK conditions list

effective from 15. August 2019

## CIB BASE Plus List of conditions for businesses and other organisations, sole traders and freelance lawyers

In effect now:

HUF DOMESTIC TRANSFER			
<b>Bank-to-bank HUF transfer via GIRO</b>			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online*	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
<b>Bank-to-bank HUF transfer via real time gross settlement (RTGS) system</b>			
In paper format, Electronic Signature Pad, CIB 24, BT, CIB Business Terminal*	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655
<b>Intra-bank HUF transfer</b>			
CIB Internet Bank, BT, CIB Business Terminal CIB Bank mobile application, CIB Bank Online *	1,84 ‰ min. HUF 388	1,67 ‰ min. HUF 392	1,22 ‰ min. HUF 332

In effect from the 15th August 2019

HUF DOMESTIC TRANSFER			
<b>Bank-to-bank HUF transfer via GIRO</b>			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online*	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
CIB Business Online	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
<b>Bank-to-bank HUF transfer via real time gross settlement (RTGS) system</b>			
In paper format, Electronic Signature Pad, CIB 24, BT, CIB Business Terminal*	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655
CIB Business Online	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655
<b>Intra-bank HUF transfer</b>			
CIB Internet Bank, BT, CIB Business Terminal CIB Bank mobile	1,84 ‰ min. HUF 388	1,67 ‰ min. HUF 392	1,22 ‰ min. HUF 332

application, CIB Bank Online *			
CIB Business Online	1,84 ‰ min. HUF 388	1,67 ‰ min. HUF 392	1,22 ‰ min. HUF 332

**In effect now:**

**FCY TRANSFER, HUF TRANSFER ABROAD, SEPA TRANSFER**

**Bank-to-bank FCY transfer**

From 1th November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.

CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online * <sup>11</sup>	3.20‰ min USD 34,84	2,37‰ min. USD 48,33	2.13‰ min. USD 23,23
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**SEPA transfer, other EUR transfer within EEA (Target)**

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>12</sup> , CIB Bank Online <sup>12*</sup>	2.31‰ min EUR 21,13	2.37‰ min. EUR 43,31	2,13‰ min. EUR 21.50
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**HUF transfer abroad**

From 1th November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.

CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online * <sup>11</sup>	3,35 ‰ min USD 36,58	2,48 ‰ min. USD 50,75	2.24 ‰ min HUF 6968 max. HUF 196 469
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**Intra-bank FCY transfer**

CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online * <sup>11</sup>	USD 17,68	12,33‰ min. USD 42,43	USD 5,9
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**In effect from the 15th August 2019**

**FCY TRANSFER, HUF TRANSFER ABROAD, SEPA TRANSFER**

**Bank-to-bank FCY transfer**

From 1th November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.

CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online * <sup>11</sup>	3.20‰ min USD 34,84	2,37‰ min. USD 48,33	2.13‰ min. USD 23,23
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CIB Business Online	3.20‰ min USD 34,84	2,37‰ min. USD 48,33	2.13‰ min. USD 23,23
<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>12</sup> , CIB Bank Online <sup>12*</sup>	2.31‰ min EUR 21,13	2.37‰ min. EUR 43,31	2,13‰ min. EUR 21.50
CIB Business Online	2.31‰ min EUR 21,13	2.37‰ min. EUR 43,31	2,13‰ min. EUR 21.50
<b>HUF transfer abroad</b>			
From 1th November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system.			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online <sup>*11</sup>	3,35 ‰ min USD 36,58	2,48 ‰ min. USD 50,75	2.24 ‰ min HUF 6968 max. HUF 196 469
CIB Business Online	3,35 ‰ min USD 36,58	2,48 ‰ min. USD 50,75	2.24 ‰ min HUF 6968 max. HUF 196 469
<b>Intra-bank FCY transfer</b>			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online <sup>*11</sup>	USD 17,68	12,33‰ min. USD 42,43	USD 5,9
CIB Business Online	USD 17,68	12,33‰ min. USD 42,43	USD 5,9

**In effect now:**

<b>ELECTRONIC BANKING SERVICES</b>			
<b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b>			
Registration fee <sup>10</sup> /payable upon application for service/	HUF 2,866	HUF 2,866	HUF 2,866
Monthly fee	HUF 207 / user Special offer: HUF 0 until 31.12.2019	HUF 207 / user Special offer: HUF 0 until 31.12.2019	HUF 207 / user Special offer: HUF 0 until 31.12.2019

**In effect from the 15th August 2019**

<b>ELECTRONIC BANKING SERVICES</b>			
<b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b>			
Registration fee <sup>10</sup> /payable upon application for service/	HUF 2,866	HUF 2,866	HUF 2,866
Monthly fee	HUF 207 / user Special offer: HUF 0 until 31.12.2019	HUF 207 / user Special offer: HUF 0 until 31.12.2019	HUF 207 / user Special offer: HUF 0 until 31.12.2019
<b>CIB Business Online</b>			
Registration fee (payable upon application for service) In case of bank account agreements concluded before 15.08.2019 the fee is not charged by the Bank until 01.06.2021.		HUF 19 500 / client	
CIB Business Online monthly fee In case of bank account agreements concluded before 15.08.2019 the fee is not charged by the Bank until 01.06.2021.		HUF 5 000 / client	
Self administration fee		HUF 0	
Modification fee (except for modifications executed in self administration and activities recorded in the status modification data sheet related to a user, where the banks does not charge the fee)		HUF 1 200 / occasion / user	
CIB Business Online training and local support fee		HUF 40 000 / occasion	
CIB Hard Token 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 31 <sup>st</sup> December, 2019)	
Fee for requested CIB ViCA		HUF 0	
<b>CIB Hard token</b>			

<b>CIB Hard Token use fee</b> If the user uses the same password generator with respect to several customers, the fee is charged for each customer. If the same user within one customer uses CIB Hard Token at more channels the fee is only charged once.	HUF 299 /month/user
<b>Fee for requested CIB Hard Token</b>	HUF 1499 (HUF 0 until September 1st.2019)
<b>One-off fee for CIB Hard Token replacement (in the event of loss, theft or damage)</b>	HUF 2823

### CIB Partner Start, Medium, Maximum list of conditions:

#### In effect now:

	CIB Partner Start account package for entrepreneurs	CIB Partner Medium account package for entrepreneurs	CIB Partner Maximum account package for entrepreneurs
<b>I. DISCOUNT TRANSACTIONS on electronic channels<sup>1</sup> (until revoked, but at least until 31 December 2019)</b>			
<b>II. FORINT TRANSFER WITHIN HUNGARY via electronic channels<sup>1</sup></b>			
<b>Bank-to-bank HUF GIRO transfer</b> (ad hoc, post-dated, standing, multiple)*	0.267%, min. HUF 533	0.187%, min. HUF 319	0.138%, min. HUF 266
<b>Intrabank HUF transfer</b> (ad hoc, post-dated, standing, multiple)*	0.235%, min. HUF 373	0.095%, min. HUF 212	0.085%, min. HUF 159
<b>Transfer to another account of the Client at CIB</b> (ad hoc, standing)	HUF 0	HUF 0	HUF 0
<b>III. FCY AND HUF TRANSFER ABROAD via electronic channels<sup>1</sup></b>			
<b>Intrabank FCY transfer</b> (ad hoc, post-dated) <sup>3*</sup>	0.235%, min. EUR 18,19	0.095%, min. EUR 5,19	EUR 5,33
<b>Bank-to-bank FCY and HUF transfer abroad</b> <sup>3*</sup>	0.320%, min. USD 34,79	0.213%, min. USD 23,01	0.160%, min. USD 14,97
<b>SEPA transfer, other EUR transfer within the EEA (Target)</b> <sup>3*</sup>	0.320%, min. EUR 32,11	0.213%, min. EUR 21,4	0.128%, min. EUR 13,90

#### In effect from the 15th August 2019

	CIB Partner Start account package for entrepreneurs	CIB Partner Medium account package for entrepreneurs	CIB Partner Maximum account package for entrepreneurs
<b>I. DISCOUNT TRANSACTIONS on electronic and CIB Business Online channels<sup>1</sup> (until revoked, but at least until 31 December 2019)</b>			
<b>II. FORINT TRANSFER WITHIN HUNGARY via electronic and CIB Business Online channels<sup>1</sup></b>			
<b>Bank-to-bank HUF GIRO transfer</b> (ad hoc, post-dated, standing, multiple)*	0.267%, min. HUF 533	0.187%, min. HUF 319	0.138%, min. HUF 266

<b>Intrabank HUF transfer</b> (ad hoc, post-dated, standing, multiple)*	0.235%, min. HUF 373	0.095%, min. HUF 212	0.085%, min. HUF 159
<b>Transfer to another account of the Client at CIB</b> (ad hoc, standing)	HUF 0	HUF 0	HUF 0
<b>III. FCY AND HUF TRANSFER ABROAD via electronic and CIB Business Online channels<sup>1</sup></b>			
<b>Intrabank FCY transfer</b> (ad hoc, post-dated) <sup>3*</sup>	0.235%, min. EUR 18,19	0.095%, min. EUR 5,19	EUR 5,33
<b>Bank-to-bank FCY and HUF transfer abroad</b> <sup>3*</sup>	0.320%, min. USD 34,79	0.213%, min. USD 23,01	0.160%, min. USD 14,97
<b>SEPA transfer, other EUR transfer within the EEA (Target)</b> <sup>3*</sup>	0.320%, min. EUR 32,11	0.213%, min. EUR 21,4	0.128%, min. EUR 13,90

### CIB Partner account package for freelance accountants list of conditions

In effect now:

	CIB Partner account package for freelance accountants
<b>I. DISCOUNT TRANSACTIONS on electronic Online channels<sup>2</sup> (until revoked, but at least until 31 December 2019)</b>	
<b>II. FORINT TRANSFER WITHIN HUNGARY via electronic channels<sup>1</sup></b>	
<b>Bank-to-bank HUF GIRO transfer</b> (ad hoc, post-dated, standing, multiple)*	0.106%, min. HUF 159
<b>Intrabank HUF transfer</b> (ad hoc, post-dated, standing, multiple)*	0.095%, min. HUF 212
<b>Book transfer between customer's accounts managed by the Bank</b> (ad hoc, standing)	HUF 0
<b>III. FCY AND HUF TRANSFER ABROAD via electronic channels<sup>1</sup></b>	
<b>Intrabank FCY transfer</b> (ad hoc, post-dated) <sup>4*</sup>	0.0953%, min. EUR 5,33
<b>Bank-to-bank FCY transfer, HUF transfer abroad</b> <sup>4*</sup>	0.213%, min. USD 23,01
<b>SEPA transfer, other EUR transfer within the EEA (Target)</b> <sup>4*</sup>	0.213%, min. EUR 21,40

In effect from the 15th of August 2019

	CIB Partner account package for freelance accountants
<b>I. DISCOUNT TRANSACTIONS on electronic and CIB Business Online channels<sup>2</sup> (until revoked, but at least until 31 December 2019)</b>	
<b>II. FORINT TRANSFER WITHIN HUNGARY via electronic and CIB Business Online channels<sup>1</sup></b>	
<b>Bank-to-bank HUF GIRO transfer</b> (ad hoc, post-dated, standing, multiple)*	0.106%, min. HUF 159
<b>Intrabank HUF transfer</b> (ad hoc, post-dated, standing, multiple)*	0.095%, min. HUF 212
<b>Book transfer between customer's accounts managed by the Bank</b> (ad hoc, standing)	HUF 0

III. FCY AND HUF TRANSFER ABROAD via electronic and CIB Business Online channels <sup>1</sup>	
Intrabank FCY transfer (ad hoc, post-dated) <sup>4**</sup>	0.0953%, min. EUR 5,33
Bank-to-bank FCY transfer, HUF transfer abroad <sup>4**</sup>	0.213%, min. USD 23,01
SEPA transfer, other EUR transfer within the EEA (Target) <sup>4**</sup>	0.213%, min. EUR 21,40

## CIB SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS

In effect now:

1.1. Forint transfer within Hungary	
♦ Bank-to-bank HUF transfer via real time gross settlement (RTGS) system*	
In paper format, Electronic Signature Pad BT, CIB Business Terminal, INBIZ	0.625%, min. HUF 11 981 max. HUF 119 829

In effect from the 15th of August 2019

1.2. Forint transfer within Hungary	
♦ Bank-to-bank HUF transfer via real time gross settlement (RTGS) system*	
In paper format, Electronic Signature Pad BT, CIB Business Terminal, INBIZ	0.625%, min. HUF 11 981 max. HUF 119 829
CIB Business Online	0.625%, min. HUF 11 981 max. HUF 119 829

In effect now:

1.3. FCY transfer, forint transfer abroad	
♦ FCY transfer between customer's own accounts kept at the Bank	
BT, CIB Business Terminal, CIB Internet Bank, , CIB Bank mobile application, CIB Bank Online	HUF 0

In effect from the 15th of August 2019

1.4. FCY transfer, forint transfer abroad	
♦ FCY transfer between customer's own accounts kept at the Bank	
BT, CIB Business Terminal, CIB Internet Bank, , CIB Bank mobile application, CIB Bank Online	HUF 0
CIB Business Online	HUF 0

In effect now:



<b>1.5. Electronic banking services</b>	
<p>♦ <b>Business Terminal and CIB Business Terminal</b></p> <p>From 1 March 2010 only "Business Terminal" (former name: BT) terminals can be provided.</p> <p>The terms and conditions of the CIB Business Terminal are valid only for customers who have an operational CIB Business Terminal as of 28 February 2010. Hereinafter: existing CIB Business Terminal.</p>	
<b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b>	
Registration fee (if the application is submitted at a time other than the conclusion of the bank account agreement)	HUF 1 040
Monthly fee	HUF 0 / user

**In effect from the 15th of August 2019**

<b>1.6. Electronic banking services</b>	
<p>♦ <b>Business Terminal and CIB Business Terminal</b></p> <p>From 1 March 2010 only "Business Terminal" (former name: BT) terminals can be provided.</p> <p>The terms and conditions of the CIB Business Terminal are valid only for customers who have an operational CIB Business Terminal as of 28 February 2010. Hereinafter: existing CIB Business Terminal.</p>	
<b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b>	
Registration fee (if the application is submitted at a time other than the conclusion of the bank account agreement)	HUF 1 040
Monthly fee	HUF 0 / user
<b>CIB Business Online</b>	
<p><b>Registration fee (payable upon application for service)</b></p> <p>In case of bank account agreements concluded before 15.08.2019 the fee is not charged by the Bank until 01.06.2021.</p>	HUF 19 500 / client
<p><b>CIB Business Online monthly fee</b></p> <p>In case of bank account agreements concluded before 15.08.2019 the fee is not charged by the Bank until 01.06.2021.</p>	HUF 5 000 / client
<b>Self administration fee</b>	HUF 0
<p><b>Modification fee</b></p> <p>(except for modifications executed in self administration and activities recorded in the status modification data sheet related to a user, where the banks does not charge the fee)</p>	HUF 1 200 / occasion / user
<b>CIB Business Online training and local support fee</b>	HUF 40 000 / occasion
<p><b>CIB Hard Token use fee</b></p> <p>If the user uses the same password generator with respect to several customers, the fee is charged for each customer.</p>	<p>HUF 99 / month / user</p> <p>(Special offer: HUF 0 until 31<sup>st</sup> December, 2019)</p>
<b>Fee for requested CIB ViCA</b>	HUF 0
<b>CIB Hard token</b>	
<p><b>CIB Hard Token use fee</b></p> <p>If the user uses the same password generator with respect to several customers, the fee is charged for each customer. If the same user within one customer uses CIB Hard Token at more channels the fee is only charged once.</p>	HUF 519 / month / User

Fee for requested CIB Hard Token	HUF 1499 (HUF 0 Until September 1 <sup>st</sup> 2019)
One-off fee for CIB Hard Token replacement (in the event of loss, theft or damage)	HUF 2 823

Cause of modification of conditions lists:

In case of Corporates and Joint Ventures:

Introduction of CIB Business Online service.:

Based on the General Corporate Business Conditions the cause for the modification is covered under point: 20.2.20:

The List of Conditions can be found at [www.cib.hu](http://www.cib.hu) website or in any of CIB branches.

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CIB Bank Ltd.