

Announcement on the amendment of

- the “List of Conditions for CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs”,
- the “List of Conditions for CIB Partner account package for freelance accountants”,
- the „Supplementary List of Conditions for Small Entrepreneurs for Business and Other Organisations, Sole Traders and Freelance Lawyers SOLE TRADERS”,
- the “List of Conditions for CIB Base Business Account Plus, CIB Partner Business Account Plus, CIB Micro Business Account Plus for businesses, other organisations, sole traders and private lawyers account management package”,

effective from 15st December 2019

CIB Bank Ltd. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that Lists of Conditions mentioned above will be amended with effect from 15st December, 2019. The details of modification can be found in Lists of Conditions attached as appendix. All the changes are showed with italic letters and underline, the deleted parts with strikethrough.

The changes are necessary due to the amendment of Regulation (EU) 2019/518 of the European Parliament and of the Council of 19 March 2019 amending Regulation (EC) No 924/2009 as regards certain charges on cross-border payments in the Union and currency conversion charges, in particular the harmonisation of cross-border transaction charges in euro within the EEA.

In case of Customers (those that cannot be categorized as Sole Traders or Consumers) related to the Bank’s General Corporate Business Regulations, the reason for the amendment of the Lists of Conditions is point 20.2.18 of the Bank’s General Corporate Business Regulations, and the 20.1.4 General Business Regulations for consumers and Sole Traders.

1. The Amendment of the regulation 924/2009/EK according to section 20.2.18. of Bank’s General Corporate Business Regulations and the 20.1.4 General Business Regulations for consumers and Sole Traders.

20.2.18.and 20.1.4 the entry into effect or a change in any legal or administrative regulations, court decisions, provisions issued by the central bank, the supervisory authority or any other authority, or a change in the interpretation and application of such regulations, or the introduction of a new source of law resulting from EU statute which is to be applied in Hungary with binding effect and is expected to be adopted by Hungarian law, or any changes is such sources of law.

the “List of Conditions for CIB Base Business Account Plus, CIB Partner Business Account Plus, CIB Micro Business Account Plus for businesses, other organisations, sole traders and private lawyers account management package.

In effect now:

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.			
In paper format, Electronic Signature Pad CIB24*	5.35‰ min. EUR 37,64	5,35‰ min. EUR 43,31	5,35‰ min. EUR 37,64
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application ¹² , CIB Bank Online ^{12*}	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
CIB TPP channel	2.31‰ min EUR 21,13	2.37‰ min. EUR 43,31	2,13‰ min. EUR 21,50

Clarification, amendment or withdrawal of HUF or FCY transfer orders abroad that are already being processed			
In the case of companies	HUF 1,146	HUF 1,146	HUF 1,146
In the case of sole traders	HUF 1,146	HUF 1,146	USD 5,74

In effect from 15 December 2019.

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.			
SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)			
In paper format, Electronic Signature Pad*	4,43‰ min. HUF 897	5,62 ‰ min. HUF 897	5,62 ‰ min. HUF 897
CIB24*	4,32‰ min. HUF 897	5,62 ‰ min. HUF 897	5,62 ‰ min. HUF 897
CIB Internet Bank, BT, CIB Business	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335

Terminal, CIB Bank mobile application, CIB Bank Online*			
CIB Business Online	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
CIB TPP channel	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)			
In paper format, Electronic Signature Pad CIB24*	5.35‰ min. EUR 37,64	5,35‰ min. EUR 43,31	5,35‰ min. EUR 37,64
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application ¹² , CIB Bank Online ^{12*}	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
CIB TPP channel	2.31‰ min EUR 21,13	2.37‰ min. EUR 43,31	2,13‰ min. EUR 21,50

Clarification, amendment or withdrawal of HUF or FCY transfer orders abroad that are already being processed			
In the case of companies	HUF 633 / order	HUF 633 / order	HUF 633 / order
In the case of sole traders	HUF 633 / order	HUF 633 / order	HUF 633 / order

the “List of Conditions for CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs”,

In effect now:

I. FCY AND HUF TRANSFER ABROAD via electronic CIB Business Online channels¹			
Intrabank FCY transfer (ad hoc, post-dated)^{3*}	0.235%, min. EUR 18,19	0.095%, min. EUR 5,19	EUR 5,33
Bank-to-bank FCY and HUF transfer abroad^{3*}	0.320%, min. USD 34,79	0.213%, min. USD 23,01	0.160%, min. USD 14,97

SEPA transfer, other EUR transfer within the EEA (Target)^{3*}	0.320%, min. EUR 32,11	0.213%, min. EUR 21,4	0.128%, min. EUR 13,90
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In effect from 15 December 2019.

II. FCY AND HUF TRANSFER ABROAD via electronic CIB Business Online channels¹			
Intrabank FCY transfer (ad hoc, post-dated)^{3*}	0.235%, min. EUR 18,19	0.095%, min. EUR 5,19	EUR 5,33
Bank-to-bank FCY and HUF transfer abroad^{3*}	0.320%, min. USD 34,79	0.213%, min. USD 23,01	0.160%, min. USD 14,97
SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target) [*]	0.267%, min. HUF 533	0.187%, min. HUF 319	0.138%, min. HUF 266
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target) ^{3*}	0.320%, min. EUR 32,11	0.213%, min. EUR 21,4	0.128%, min. EUR 13,90

the “List of Conditions for CIB Partner account package for freelance accountants”

In effect now:

III. FCY AND HUF TRANSFER ABROAD via electronic CIB Business Online and CIB TPP channels¹	
Intrabank FCY transfer (ad hoc, post-dated)^{4*}	0.0953%, min. EUR 5,33
Bank-to-bank FCY transfer, HUF transfer abroad^{4*}	0.213%, min. USD 23,01
SEPA transfer, other EUR transfer within the EEA (Target)^{4*}	0.213%, min. EUR 21,40

In effect from 15 December 2019.

IV. FCY AND HUF TRANSFER ABROAD via electronic CIB Business Online and CIB TPP channels¹	
Intrabank FCY transfer (ad hoc, post-dated)^{4*}	0.0953%, min. EUR 5,33
Bank-to-bank FCY transfer, HUF transfer abroad^{4*}	0.213%, min. USD 23,01
SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target) ^{4*}	0.106%, min. HUF 159

Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target) 4*	0.213%, min. EUR 21,40
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the „Supplementary List of Conditions for Small Entrepreneurs for Business and Other Organisations, Sole Traders and Freelance Lawyers SOLE TRADERS”,

In effect now:

♦ SEPA transfer, other EUR transfer within the EEA (Target)*	
In paper format, Electronic Signature Pad CIB 24	0.535%, min. EUR 37.47

♦ Clarification, amendment or withdrawal of an order being processed	HUF 2 603
♦ Cancelling (requesting return of, that is, recalling) executed orders	USD 36,45

Cash Withdrawal with a Bank Card from a branch cash desk ^{10*}		
At a non-CIB Bank-operated (hereinafter: third-party) ATM, in Hungary, at post offices	0.32%, min. HUF 641	0.32%, min. HUF 641
At a third-party financial institution abroad	HUF 2675	HUF 2675

♦ Cash Withdrawal with a Bank Card from an ATM*		
Abroad - CIB Partner Start account package for entrepreneurs	3.749%, min. HUF 1656	3.749%, min. HUF 1656
Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants and CIB Partner Maximum account package for entrepreneurs	2.677%, min. HUF 1656	2.677%, min. HUF 1656

♦ Cash Withdrawal with a Bank Card from an ATM*		
At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB Partner Start account package for entrepreneurs	0.481%, min. EUR 1,5	0.81%, min. USD 1.32
At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB Partner Medium account package for entrepreneurs and CIB Partner account package for freelance accountants	0.213%, min. EUR 1,05	0.213%, min. USD 1,32

At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB Partner Maximum account package for entrepreneurs	0.192%, min. EUR 1,05	0.1912%, min. USD 1.28
Abroad - CIB Partner Start account package for entrepreneurs	3.749%, min. EUR 5,33	3.749%, min. USD 6,41
Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants and CIB Partner Maximum account package for entrepreneurs	2.677%, min. EUR 5,33	2.677%, min. USD 6,41

In effect from 15 December 2019.

♦ SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)*		
In paper format, Electronic Signature Pad CIB 24	0.535%, min. HUF 855	
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)		
In paper format, Electronic Signature Pad CIB 24	0.535%, min. EUR 37.47	

♦ Clarification, amendment or withdrawal of an order being processed	HUF 1 561/order
♦ Cancelling (requesting return of, that is, recalling) executed orders	HUF 1 561/order

♦ Cash Withdrawal with a Bank Card from a branch cash desk^{10*}		
At a non-CIB Bank-operated (hereinafter: third-party) ATM, in Hungary, at post offices	0.32%, min. HUF 641	0.32%, min. HUF 641
At a third-party financial institution abroad	HUF 2675 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641	HUF 2675 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641
♦ Cash Withdrawal with a Bank Card from an ATM*		
Abroad - CIB Partner Start account package for entrepreneurs	3.749%, min. HUF 1656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641	3.749%, min. HUF 16561656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641
Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants and CIB Partner Maximum account package for entrepreneurs	2.677%, min. HUF 1656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641	2.677%, min. HUF 1656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641

♦ Cash Withdrawal with a Bank Card from an ATM*		
At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB Partner Start account package for entrepreneurs	0.481%, min. EUR 1,5	0.81%, min. USD 1.32
At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB Partner Medium account package for entrepreneurs and CIB Partner account package for freelance accountants	0.213%, min. EUR 1,05	0.213%, min. USD 1,32
At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB Partner Maximum account package for entrepreneurs	0.192%, min. EUR 1,05	0.1912%, min. USD 1.28
Abroad - CIB Partner Start account package for entrepreneurs	3.749%, min. EUR 5,33 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.213%, min. 1,05 EUR	3.749%, min. USD 6,41 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.481%, min. 1,32 USD
Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants and CIB Partner Maximum account package for entrepreneurs	2.677%, min. EUR 5,33 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.213%, min. 1,05 EUR	2.677%, min. USD 6,41 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.213%, min. 1,32 USD

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 Lists of Conditions and the Banking Timetables can be found at www.cib.hu website or in any of CIB branches.

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CIB Bank Ltd.