

Announcement on the amendment of

CIB Base Business Account PLUS, CIB Partner Business Account PLUS, CIB Micro Business Account PLUS list of conditions for business and other organisations, sole traders and freelance lawyers,

CIB Partner account package for freelance accountants list of conditions for small entrepreneurs for business, other organisations and sole traders

CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs list of conditions for small entrepreneurs for business and other organisations, sole traders and freelance lawyers,

Supplementary list of conditions for small entrepreneurs for business and other organisations sole traders and freelance lawyers sole traders CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs, CIB Partner account package for freelance accountants

“Acceptance and Execution of Orders (Banking Timetable)”,

“Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days”,

“Acceptance and Execution of Orders (Banking Timetable) Weekend Banking Timetable for Branches that are also open at Weekends”

effective from 15st December 2019

CIB Bank Zrt. (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.

Reasons for changes: CIB Bank Zrt. is planning to make the group forint transfer within Hungary available through another channel and to extend the period of the promotions listed in Annex. Furthermore we are making a technical correction in the List of Condition for CIB Base Business Account PLUS, CIB Partner Business Account PLUS, CIB Micro Business Account PLUS list of conditions for businesses and other organisations, sole traders and freelance lawyers, CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs list of conditions for small entrepreneurs for businesses and other organisations, sole traders and freelance lawyers, to the version of previously posted List (On October 14, 2019).

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.

1. The Amendment of the regulation 924/2009/EK according to section 20.2.18. of Bank's General Corporate Business Regulations:

20.2.18. 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 in such sources of law.

2. The 20.2.20. of Bank's General Corporate Business Regulations:

Introduction of new Services provided to Clients, cancellation or suspension of an existing Service;

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.

Date of publication (display in branches): 13st December, 2019

CIB Bank Ltd.

Appendix:

- I. **CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the related provisions of the following points and the related endnotes of list of conditions entitled the „ CIB Base Business Account PLUS, CIB Partner Business Account PLUS, CIB Micro Business Account PLUS list of conditions for businesses and other organisations, sole traders and freelance lawyers” will be amended from 15st December, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

Cancellation (including recall)/amendment of bank-to-bank GIRO HUF transfer order	HUF 616 / order	HUF 616 / order	HUF 616 / order
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Multiple HUF transfer (may only be given via electronic channels: Business Terminal, TPP, CIB Business Online***)			
In the case of bank-to-bank (GIRO)*	2,45 ‰ min. HUF 386	2,73 ‰ min. HUF 326	1,96 ‰ min. HUF 326
In the case of intra-bank transfer*	1,74 ‰ min. HUF 200	1,74 ‰ min. HUF 200	1,74 ‰ min. HUF 200

*** The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.

Clarification, amendment or withdrawal of HUF or FCY transfer orders abroad that are already being processed			
In the case of companies	HUF 616 / order	HUF 616 / order	HUF 616 / order
In the case of sole traders	HUF 616 / order	HUF 616 / order	HUF 616 / order

CIB ViCA 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 01st June, 2021)		
Fee for CIB ViCA request	HUF 0		

- II. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the related provisions of the following points and the related endnotes of list of conditions entitled the „CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs list of conditions for small entrepreneurs for businesses and other organisations, sole traders and freelance lawyers,” will be amended from 15st December, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

I. FORINT TRANSFER WITHIN HUNGARY via electronic CIB Business Online and CIB TPP channels ¹	
Bank-to-bank HUF GIRO transfer (ad hoc, post-dated, standing, multiple ^{***})*	0.106%, min. HUF 159
Intrabank HUF transfer (ad hoc, post-dated, standing, multiple ^{***})*	0.095%, min. HUF 212

*** The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.

² Orders submitted via CIB Internet Bank, BT, CIB Business Terminal, CIB Business Online, CIB Bank mobile application and via CIB Bank Online are considered orders that are submitted via an electronic channel

- III. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the related provisions of the following points and the related endnotes of list of conditions entitled the „ CIB Partner account package for freelance accountants list of conditions for small entrepreneurs for business, other organisations and sole traders” will be amended from 15st December, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

I. FORINT TRANSFER WITHIN HUNGARY via electronic CIB Business Online and CIB TPP channels ¹			
Bank-to-bank HUF GIRO transfer (ad hoc, post-dated, standing, multiple ^{***})*	0.267%, min. HUF 533	0.187%, min. HUF 319	0.138%, min. HUF 266
Intrabank HUF transfer (ad hoc, post-dated, standing, multiple ^{***})*	0.235%, min. HUF 373	0.095%, min. HUF 212	0.085%, min. HUF 159

*** The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.

¹ Orders submitted via CIB Internet Bank, BT, CIB Business Terminal, CIB Business Online, CIB Bank mobile application and via CIB Bank Online are considered orders that are submitted via an electronic channel

- IV. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the related provisions of the following points and the related endnotes of list of conditions entitled the „Supplementary list of conditions for small entrepreneurs for business and other organisations sole traders and freelance lawyers sole traders (CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs, CIB Partner account package for freelance accountants)” will be amended from 15th December, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

5.3. Transaction Fee

- Multiple HUF transfer (may only be given via electronic channels: BT, CIB Business Terminal, CIB Business Online^{***})

^{***} The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.

♦ 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
CIB TPP channel	0,625%, min. 11 981 Ft, max. 119 829 Ft

2.7. Other services	
♦ Queuing of uncovered, non post-dated HUF orders abroad or FCY transfer orders	HUF 114 / item / day Promotion in case of BT and CIB Business Online order: 0 HUF till 31 st March, 2020

CIB ViCA 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 01 st June, 2021)
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2.11. Escrow account services	
General escrow service	
♦ Escrow account opening fee	Based on agreement, or in the absence of such: HUF 15 628/pc
♦ Escrow account account-management fee	HUF 3 645 / account / month
The Bank, based on the terms to be incorporated in the escrow agreement – with particular regard to the terms of release of the deposit – is in all cases entitled to decide, at its own discretion, whether to undertake the management of the escrow account.	
Special escrow accounts	
♦ Lawyer's escrow account	
Account opening fee	HUF 0
Account management fee	HUF 311 / account / month