

## **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**

**effective from 1. January 2020**

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 1<sup>st</sup> January 2020.

The reason of the changes in the Lists of Conditions indicated above in case of small business customers is the 20.2.24. point of the Bank's General Corporate Business Regulations and in case of sole traders is the 20.1.4. section of the Bank's General Retail Business Regulations for Consumers and Sole Traders.

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](http://www.cib.hu) website or in any of CIB branches.

Date of publication (display in branches): 16 December, 2019

CIB Bank Ltd.

**1. 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:**

**In effect now:**

|                        |  |
|------------------------|--|
| <b>Transaction Fee</b> | 0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount of HUF ☒<br>(Action: HUF 0 until 31st of December 2019 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.) |
|------------------------|--|

| <b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b> |   |   |   |
|---|---|---|---|
| Registration fee <sup>9</sup> /payable upon application for service/        | HUF 2 866   | HUF 2 866   | HUF 2 866   |
| Monthly fee   | HUF 207 / user<br>Special offer: HUF 0 until 31.12.2019 | HUF 207 / user<br>Special offer: HUF 0 until 31.12.2019 | HUF 207 / user<br>Special offer: HUF 0 until 31.12.2019 |

9. Until 31 December 2019 the registration fee of the CIB Bank mobile application is HUF 0.
10. Service is not yet available in CIB Bank mobile application and in CIB Bank Online. 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 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

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 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**In effect from 01.01.2020:**

|                        |   |
|------------------------|---|
| <b>Transaction Fee</b> | 0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount of HUF ☒<br>(Action: HUF 0 until <u>31st of December 2020</u> in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.) |
|------------------------|---|

| <b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b> |  |  |  |
|---|--|--|--|
| Registration fee <sup>9</sup> /payable upon application for service/        | HUF 2 866  | HUF 2 866  | HUF 2 866  |
| Monthly fee   | HUF 207 / user<br>Special offer: HUF 0 until <u>31.12.2020</u> | HUF 207 / user<br>Special offer: HUF 0 until <u>31.12.2020</u> | HUF 207 / user<br>Special offer: HUF 0 until <u>31.12.2020</u> |

11. Until 31 December 2020 the registration fee of the CIB Bank mobile application is HUF 0.
12. Service is not yet available in CIB Bank mobile application and in CIB Bank Online. 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 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
13. 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 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**2. 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:**

**In effect now:**

| <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>Discount forint intrabank transfer</b> (ad hoc, post-dated, standing)*   | <b>HUF 0</b><br>The fee after the discount period: as specified in section III. |
| <b>Discount intrabank FCY transfer</b> (ad hoc, post-dated)*  | <b>HUF 0</b><br>The fee after the discount period: as specified in section V.   |
| <b>Discount bank-to-bank forint transfer</b> (ad hoc, post-dated, standing) <b>via GIRO to NAV target account</b> * <sup>2</sup>                | <b>HUF 0</b><br>The fee after the discount period: as specified in section III. |

| <b>I. TRANSACTION FEE</b>  |
|--|
| 0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount HUF ☒      |
| ☒ <b>The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.</b>                   |
| <b>The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.</b>                    |
| (Action: HUF 0 until 31st of December 2019 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.) |

<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 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

In effect from 01.01.2020:

| II. DISCOUNT TRANSACTIONS on electronic and CIB Business Online channels <sup>1</sup> (until revoked, but at least until <u>31 December 2020</u> ) |   |
|--|---|
| Discount forint intrabank transfer (ad hoc, post-dated, standing)*   | <b>HUF 0</b><br>The fee after the discount period: as specified in section III. |
| Discount intrabank FCY transfer (ad hoc, post-dated)*  | <b>HUF 0</b><br>The fee after the discount period: as specified in section V.   |
| Discount bank-to-bank forint transfer (ad hoc, post-dated, standing) via GIRO to NAV target account* <sup>2</sup>                                  | <b>HUF 0</b><br>The fee after the discount period: as specified in section III. |

| II. TRANSACTION FEE   |
|---|
| 0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount HUF <input checked="" type="checkbox"/> |
| <input checked="" type="checkbox"/> <b>The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.</b>              |
| <b>The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.</b>   |
| (Action: HUF 0 until <u>31st of December 2020</u> in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)                       |

<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 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

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

In effect now:

| III. DISCOUNT TRANSACTIONS on electronic and CIB Business Online channels <sup>2</sup> (until revoked, but at least until 31 December 2019) |   |
|---|---|
| Discount forint intrabank transfer (ad hoc, post-dated, standing)*  | <b>HUF 0</b><br>The fee after the discount period: as specified in section III. |
| Discount intrabank FCY transfer (ad hoc, post-dated)*   | <b>HUF 0</b><br>The fee after the discount period: as specified in section V.   |
| Discount bank-to-bank forint transfer (ad hoc, post-dated, standing) via GIRO to NAV target account* <sup>3</sup>                           | <b>HUF 0</b><br>The fee after the discount period: as specified in section III. |

| I. TRANSACTION FEE  |
|---|
| 0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount HUF <input checked="" type="checkbox"/> |
| <input checked="" type="checkbox"/> <b>The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.</b>              |
| <b>The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.</b>   |

(Action: HUF 0 until 31st of December 2019 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)

<sup>4</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 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**In effect from 01.01.2020:**

| <b>IV. DISCOUNT TRANSACTIONS on electronic and CIB Business Online channels<sup>2</sup> (until revoked, but at least until 31 December 2020)</b> |   |
|--|---|
| <b>Discount forint intrabank transfer</b> (ad hoc, post-dated, standing)*  | <b>HUF 0</b><br>The fee after the discount period: as specified in section III. |
| <b>Discount intrabank FCY transfer</b> (ad hoc, post-dated)*   | <b>HUF 0</b><br>The fee after the discount period: as specified in section V.   |
| <b>Discount bank-to-bank forint transfer</b> (ad hoc, post-dated, standing) <b>via GIRO to NAV target account<sup>*,3</sup></b>                  | <b>HUF 0</b><br>The fee after the discount period: as specified in section III. |

| <b>II. TRANSACTION FEE</b>  |
|---|
| 0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount HUF ☒             |
| ☒ <b>The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.</b>                          |
| <b>The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.</b>                           |
| (Action: HUF 0 until <u>31st of December 2020</u> in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.) |

<sup>4</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 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**4. 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):**

**In effect now:**

|                                 |   |
|---------------------------------|---|
| <p>◆ <b>Transaction Fee</b></p> | <p><b>0.3%</b><br/>except:</p> <ul style="list-style-type: none"> <li>- in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, and</li> <li>- "Purchases - HUF and FCY-based Bank Cards" and "Purchases - Credit Cards" transactions in which case it is 0%,</li> </ul> <p>but of an unspecified maximum HUF amount ☒</p> <p>(Action: HUF 0 until 31st of December 2019 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)</p> |
|---------------------------------|---|

19 Currently the service is not available via the CIB Bank mobile application and via 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 2019** 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 01.01.2020:**

|                                 |  |
|---------------------------------|--|
| <p>◆ <b>Transaction Fee</b></p> | <p><b>0.3%</b><br/>except:</p> <ul style="list-style-type: none"> <li>- in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, and</li> <li>- "Purchases - HUF and FCY-based Bank Cards" and "Purchases - Credit Cards" transactions in which case it is 0%,</li> </ul> <p>but of an unspecified maximum HUF amount ☒</p> <p>(Action: HUF 0 until <u>31st of December 2020</u> in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)</p> |
|---------------------------------|--|

19 Currently the service is not available via the CIB Bank mobile application and via 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 2020 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.