

## Announcement on the amendment of

**Small Business Supplemental List of Terms for Business and Other Organizations, Sole Proprietors and Individual Lawyers (CIB Partner Start Entrepreneurial Account Package, CIB Partner Medium Entrepreneurial Account Package, CIB Partner Maximum Entrepreneurial Account Package, CIB Partner Accounting Entrepreneurial Account Package) condition lists.**

**effective from 28<sup>st</sup> March 2020**

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) hereby informs its Honorable Clients that the above List of Conditions will be unilaterally amended by the Bank on 28 January 2020, which changes will be posted on 27.01.2020. day.

Reasons for changes:

- The change of the IT systems, inner processes and the rules of procedure, functionality and risk taking

To amend **the prices and commissions of the bank account lead, turnover and transactions**, in case of Customers related to the Bank's General Corporate Business Regulations, we amended the Lists of Conditions on the basis of the chapter 20.2.19 of the Bank's General Corporate Business Regulations: The change of the IT systems, inner processes and the rules of procedure, functionality and risk taking.

To amend **the prices and commissions of the bank account lead, turnover and transactions**, in case of sole traders, smallholders or single-person companies related to the Bank's General Retail Regulations for customers and sole traders, we amended the Lists of Conditions on the basis of the chapter 20.2.19 of the Bank's General Corporate Business Regulations: The change of the IT systems, inner processes and the rules of procedure, functionality and risk taking.

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.

Details of the correction can be found in the attached sections of the Condition Lists, which contain strikethrough, highlighting the change and / or addition **in bold type**.

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): 27st January 2020**

**CIB Bank Zrt.**

**Appendix:**

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 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 09<sup>st</sup> January, 2020. The details of modification can be found in Lists of Conditions attached as appendix. All the changes are showed with bold, the provisions of the points affected by the amendment, which are not referred to below, remain unchanged.

**Fee before March 28, 2020:**

<b>3.2. Documentary credits (letters of credit)</b>	
♦ Preliminary notification	<b>USD 53,55</b>
♦ Handover to another bank for further administration	<b>0,22%</b> , min. <b>USD 53,55</b>
♦ Endorsement (without confirmation)	<b>0,159%</b> , min. <b>USD 53,55</b>
♦ Opening a letter of credit or undertaking another commitment, for max. 12 months, payable in a lump sum	<b>0,128%</b> / month, min. <b>USD 53,55</b> / month

**Fee effective from March 28, 2020:**

<b>3.2. Documentary credits (letters of credit)</b>	
♦ Preliminary notification	<b>USD 53</b>
♦ Handover to another bank for further administration	<b>0,21%</b> , min. <b>USD 53</b>
♦ Endorsement (without confirmation)	<b>0,155%</b> , min. <b>USD 53</b>
♦ Opening a letter of credit or undertaking another commitment, for max. 12 months, payable in a lump sum	<b>0,125%</b> / month, min. <b>USD 53</b> / month

**Fee before March 28, 2020:**

<b>3.3. Guarantees, sureties, coverage certificates, declarations of intent, commitment letters, stand-by L/Cs</b>	
<b>(In HUF and in FCY)</b>	
♦ Endorsement / registration / authentication	<b>0,15%</b> min. <b>USD 107,420</b> or min. <b>HUF 21,420</b>
♦ Registration, authentication, and handling of received collateral-type guarantees or sureties	one-off <b>USD 10</b> or <b>HUF 21 420</b>
♦ Issuance, charged with respect to the entire validity period of the commitment	<b>0,128</b> / month, min. <b>USD 107</b> / month or min. <b>HUF 21 420</b> / month
♦ Declaration of intent, guarantee issuance commitment letter	0,315%, min. <b>USD 107,11</b> or min. <b>HUF 21,423</b> max. <b>USD 267,79</b> or <b>HUF 535 588</b>
♦ Collaboration fee (preparation of draft texts, preliminary document checking, giving expert opinion, consultancy)	<b>USD 267</b> or <b>HUF 535 000</b>

**Fee effective from March 28, 2020:**

3.3. Guarantees, sureties, coverage certificates, declarations of intent, commitment letters, stand-by L/Cs	
(In HUF and in FCY)	
♦ Endorsement / registration / authentication	<b>0,155%</b> min. USD <b>107</b> or min. HUF <b>21 420</b>
♦ Registration, authentication, and handling of received collateral-type guarantees or sureties	one-off USD <b>107</b> or HUF 21 420
♦ Issuance, charged with respect to the entire validity period of the commitment	<b>0,125</b> / month, min. USD 107 / month or min. HUF 21 420 / month
♦ Declaration of intent, guarantee issuance commitment letter	0,315‰, min. USD <b>107</b> or min. HUF <b>21 420</b> max. USD <b>2 675</b> or <b>HUF 535 000</b>
♦ Collaboration fee (preparation of draft texts, preliminary document checking, giving expert opinion, consultancy)	USD 267 or HUF <b>53 550</b>

**Fee before March 28, 2020:**

♦ Cash Withdrawal with a Bank Card from a branch cash desk <sup>10*</sup>		
At a third-party financial institution abroad	HUF 2 987 except in case of EEA countries EUR Cash withdrawal from an ATM: <b>0,35‰</b> , min. HUF 715	HUF 2 987 except in case of EEA countries EUR Cash withdrawal from an ATM: <b>0,35‰</b> , min. HUF 715

**Fee effective from March 28, 2020:**

♦ Cash Withdrawal with a Bank Card from a branch cash desk <sup>10*</sup>		
At a third-party financial institution abroad	HUF 2 987 except in case of EEA countries EUR Cash withdrawal from an ATM: <b>0,35%</b> , min. HUF 715	HUF 2 987 except in case of EEA countries EUR Cash withdrawal from an ATM: <b>0,35%</b> , min. HUF 715

**Fee before March 28, 2020:**

♦ Cash Withdrawal with a Bank Card from a branch cash desk <sup>10*</sup>		
At a third-party financial institution abroad	EUR 11,94 except in case of EEA countries EUR Cash withdrawal from an ATM: <b>0,35‰</b> , min. EUR 2,36	USD 17,91 except in case of EEA countries EUR Cash withdrawal from an ATM: <b>0,35‰</b> , min. USD 2,97

**Fee effective from March 28, 2020:**

♦ Cash Withdrawal with a Bank Card from a branch cash desk <sup>10*</sup>		
At a third-party financial institution abroad	EUR 11,94 except in case of EEA countries EUR Cash withdrawal from an ATM: <b>0,35%</b> , min. EUR 2,36	USD 17,91 except in case of EEA countries EUR Cash withdrawal from an ATM: <b>0,35%</b> , min. USD 2,97

**Fee before March 28, 2020:**

♦ Storage fee for unclaimed card <sup>11</sup>	<b>EUR 1,52</b>	USD 2,04 /month
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**Fee effective from March 28, 2020:**

♦ Storage fee for unclaimed card <sup>11</sup>	<b>EUR 1,53</b>	USD 2,04 /month
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