

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

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 12th June 2020. The details of modification can be found in relevant sections of the Lists of Conditions, that are attached as appendix. All the changes are showed with italic letters and underline, the deleted parts with strikethrough.

Reasons for the changes: Introduction of new Services, Technical modification

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 20.2.20 of the Bank's General Corporate Business Regulations.

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;

In case of Customers (those that can be categorized as Sole Traders or Consumers) related to the Bank's General Retail Business Regulations for Consumers and Sole Traders based, the reason for the amendment of the Lists of Conditions is point 20.1.4 of the Bank's General Retail Business Regulations for Consumers and Sole Traders based.

General Retail Business Regulations for Consumers and Sole Traders based on 20.1.4. point:

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): 5th June 2020



CIB Bank Ltd.

CIB Bank Ltd. H-1027 Budapest, Medve utca 4–14. H-1995 Budapest Phone: (36 1) 423 1000 Fax: (36 1) 489 6500 Court of Registry: Metropolitan Court of Registration Court reg. no.: Cg. 01-10-041004 VAT number: 10136915-4-44 Group VAT ID: 17781028-5-44 Group Community VAT ID: HU17781028 Stock Exchange membership: Budapest Stock Exchange Ltd. Activity permit no.: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB

Bank of **INTESA**  **SANPAOLO**

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 12st June, 2020 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

| | | | |
|---|--------------|--------------|--------------|
| <p>“Dijnet” bill payment (domestic HUF transfer) – via the Internet Bank, CIB Bank mobile application, CIB Bank Online</p> | <p>HUF 0</p> | <p>HUF 0</p> | <p>HUF 0</p> |
|---|--------------|--------------|--------------|

11. ~~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.

- 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 12st June, 2020 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

³ ~~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.

- 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 12st June, 2020 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

⁴ ~~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.

- 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 12st June, 2020 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

Bill payment in the “Dijnet” system (domestic HUF transfer) – using the Internet Bank, *CIB Bank mobile application, CIB Bank Online*

| | |
|---|-----------------|
| ♦ Bill payment in the “Dijnet” system (domestic HUF transfer) – via the Internet Bank, <i>CIB Bank mobile application, CIB Bank Online</i> * | Commission-free |
|---|-----------------|