

## **Announcement on the amendment of**

CIB Base Plus Business Account, CIB Partner Plus Business Account, CIB Micro Plus Business Account, The „Supplementary List of Conditions for Small Entrepreneurs for Business and Other Organisations, Sole Traders and Freelance Lawyers **SOLE TRADERS**”,

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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”,

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The “List of Conditions for CIB Partner account package for freelance accountants”, and The SUPPLEMENTARY LIST OF

**Effective from 31. December 2018**

**CIB Base Plus Business account CIB Partner Plus Business Account, CIB Micro Plus Business Account Conditions List**

	In effect now			In effect from 31.12.2018		
	<b>CIB Base Business Account PLUS<sup>1</sup></b>	<b>CIB Partner Business Account PLUS<sup>1</sup></b>  The Bank stopped selling this product as from 1 august 2013.	<b>CIB Micro Business Account PLUS<sup>1</sup></b>	<b>CIB Base Business Account PLUS<sup>1</sup></b>	<b>CIB Partner Business Account PLUS<sup>1</sup></b> The Bank stopped selling this product as from 1 august 2013.	<b>CIB Micro Business Account PLUS<sup>1</sup></b>
<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 □			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 □ <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.)</b>		

**ELECTRONIC BANKING SERVICES**

**CIB Internet-based Electronic Services (CIB Bank mobile application)**

<b>Monthly fee</b>	HUF 207 / user	HUF 207 / user	HUF 207 / user	HUF 207 / user	HUF 207 / user	HUF 207 / user
	Special offer: HUF 0 until 31.12.2018	Special offer: HUF 0 until 31.12.2018	Special offer: HUF 0 until 31.12.2018	Special offer: HUF 0 until 31.12.2019	Special offer: HUF 0 until 31.12.2019	Special offer: HUF 0 until 31.12.2019
<b>Foot note</b>	5. Until 31 December 2018 the registration fee is HUF 0.	5. Until 31 December 2018 the registration fee is HUF 0.	5. Until 31 December 2018 the registration fee is HUF 0.	<del>5. Until 31 December 2018 the registration fee is HUF 0.</del>	<del>5. Until 31 December 2018 the registration fee is HUF 0.</del>	<del>5. Until 31 December 2018 the registration fee is HUF 0.</del>
	10. Until 31 December 2018 the registration fee of the CIB Bank mobile application is HUF 0.	10. Until 31 December 2018 the registration fee of the CIB Bank mobile application is HUF 0.	10. Until 31 December 2018 the registration fee of the CIB Bank mobile application is HUF 0.	9. Until 31 December 2019 the registration fee of the CIB Bank mobile application is HUF 0.	9. Until 31 December 2019 the registration fee of the CIB Bank mobile application is HUF 0.	9. Until 31 December 2019 the registration fee of the CIB Bank mobile application is HUF 0.

<b>CIB Partner SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS</b>						
<b>In effect now</b>		<b>In effect from 31.12.2018</b>				
Transactions subject to the Transaction Fee:	Transfer to Limited purpose Bank account for Széchenyi Pihenő Kártya are not subject to the Transaction fee	(Transfer to Limited purpose Bank account for Széchenyi Pihenő Kártya are not subject to the Transaction fee)				
Transaction Fee	0.3% except: - in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, and - "Purchases - HUF and FCY-based Bank Cards" and "Purchases - Credit Cards" transactions in which case it is 0%,	0.3% except: - in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, and - "Purchases - HUF and FCY-based Bank Cards" and "Purchases - Credit Cards" transactions in which case it is 0%,  but of an unspecified maximum HUF amount ☐  (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>1.1. Other services</b>						
Queuing of uncovered, non post-dated HUF orders abroad or FCY transfer orders	HUF 114 / item / day Special offer: In the case of orders submitted via BT until 31.12.2018: HUF 0 / item / day	HUF 114 / item / day Special offer: In the case of orders submitted via BT until 31.12.2019: HUF 0 / item / day				

CIB Partner Start, CIB Partner Medium, CIB Partner Maximum account package					
	In effect now	In effect from 31.12.2018			
<b>Discounts</b>	I. DISCOUNT TRANSACTIONS on electronic channels <sup>1</sup> (until revoked, but at least until 31 December 2018)	I. DISCOUNT TRANSACTIONS on electronic channels <sup>1</sup> (until revoked, but at least until 31 December 2019)			
<b>II. TRANSACTION FEE</b>	<p>The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.</p> <p>The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.</p>	<p>□The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.</p> <p>The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.</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>			

CIB Partner account package for freelance accountants					
	In effect now	In effect from 31.12.2018			
<b>Discounts</b>	I. DISCOUNT TRANSACTIONS on electronic channels <sup>1</sup> (until revoked, but at least until 31 December 2018)	I. DISCOUNT TRANSACTIONS on electronic channels <sup>1</sup> (until revoked, but at least until 31 December 2019)			
<b>II. TRANSACTION FEE</b>	<p>he maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.</p> <p>The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.</p>	<p><input type="checkbox"/>The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.</p> <p>The Transaction Fee is charged for types of transaction that are</p>			

In case of Customers related to the Bank's General Corporate Business Regulations, the reasons for the amendment of the Lists of Conditions indicated above are the following:

1. Amendment of transactions subject to the Transaction Fee 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. Amendment of Promotion for Fee related to Queuing of uncovered, non value-dated HUF transfer orders abroad or FCY transfer orders and amendment of special offer related to registration fee and monthly fee of CIB Bank mobile application and promotions related to free of charge Electronic Transfers towards the Hungarian Tax Authorities and free of charge Electronic intrabank transfers according to section 20.2.24. of Bank's General Corporate Business Regulations:

**20.2.24. a change in the business policy objectives of the Bank**

In case of Customers related to the Bank's General Retail Business Regulations for Consumers and Sole Traders (hereinafter: GRBR), the reasons for the amendment of the Lists of Conditions indicated above are the following 20.1.4. section of GRBR:

**1. In case of amendment of transactions subject to the Transaction Fee:**

- the entry into effect or a change, substantially affecting the Bank's operation or legal relationships, 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 legislation which is to be applied in Hungary with binding effect and is expected to be implemented in Hungarian law, or any change in such sources of law;

2. In case of amendment of Promotion for Fee related to Queuing of uncovered, non value-dated HUF transfer orders abroad or FCY transfer orders and amendment of special offer related to registration fee and monthly fee of CIB Bank mobile application and promotions related to free of charge Electronic Transfers towards the Hungarian Tax Authorities and free of charge Electronic intrabank transfers:

- a change in the business policy objectives of the Bank,

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

The List of Conditions can be found at [www.cib.hu](http://www.cib.hu) website or in any of CIB branches.

CIB Bank Ltd.

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