

Announcement on the amendment of

LIST OF CONDITIONS for businesses and other organisations, sole traders and freelance lawyers

(CIB Base Business Account PLUS, CIB Partner Business Account PLUS, CIB Micro Business Account PLUS)

LIST OF CONDITIONS for small entrepreneurs 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)

CIB SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS 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)

LIST OF CONDITIONS for small entrepreneurs for businesses, other organisations and sole traders

(CIB Partner account package for freelance accountants)

Effective from 14 September 2019

LIST OF CONDITIONS for businesses and other organisations, sole traders and freelance lawyers

(CIB Base Business Account PLUS, CIB Partner Business Account PLUS, CIB Micro Business Account PLUS)

In effect now:

HUF DOMESTIC TRANSFER			
Bank-to-bank HUF transfer via GIRO			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online*	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
Bank-to-bank HUF transfer via real time gross settlement (RTGS) system			
In paper format, Electronic Signature Pad, CIB 24, BT, CIB Business Terminal*	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655
Intra-bank HUF transfer			
CIB Internet Bank, BT, CIB Business Terminal CIB Bank mobile application, CIB Bank Online *	1,84 ‰ min. HUF 388	1,67 ‰ min. HUF 392	1,22 ‰ min. HUF 332
Multiple HUF transfer (may only be given via electronic channels: BT, CIB Business Terminal)			
Recording and modification of HUF standing order			
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹¹	HUF 0	HUF 0	HUF 0

In effect from the 14th September 2019:

HUF DOMESTIC TRANSFER			
Bank-to-bank HUF transfer via GIRO			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online*	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
CIB TPP channel	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
Bank-to-bank HUF transfer via real time gross settlement (RTGS) system			
In paper format, Electronic Signature Pad, CIB 24, BT,	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655

CIB Business Terminal*			
CIB TPP channel	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11,465 max. HUF 114,655
Intra-bank HUF transfer			
CIB Internet Bank, BT, CIB Business Terminal CIB Bank mobile application, CIB Bank Online *	1,84 ‰ min. HUF 388	1,67 ‰ min. HUF 392	1,22 ‰ min. HUF 332
CIB TPP channel	1,84 ‰ min. HUF 388	1,67 ‰ min. HUF 392	1,22 ‰ min. HUF 332
Multiple HUF transfer (may only be given via electronic channels: BT, CIB Business Terminal TPP)			
Recording and modification of HUF standing order			
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹¹	HUF 0	HUF 0	HUF 0
CIB TPP channel	HUF 0	HUF 0	HUF 0

In effect now:

FCY TRANSFER, HUF TRANSFER ABROAD, SEPA TRANSFER			
Bank-to-bank FCY transfer From 1 November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online * ¹¹	3.20‰ min USD 34,84	2,37‰ min. USD 48,33	2.13‰ min. USD 23,23
SEPA transfer, other EUR transfer within EEA (Target) From 1 November 2016 this fee will include the „SWIFT transfer charge" which is cost of using SWIFT FileAct service.			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application ¹² , CIB Bank Online ^{12*}	2.31‰ min EUR 21,13	2.37‰ min. EUR 43,31	2,13‰ min. EUR 21.50
HUF transfer abroad From 1 November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online * ¹¹	3,35 ‰ min USD 36,58	2,48 ‰ min. USD 50,75	2.24 ‰ min HUF 6968 max. HUF 196 469
Intra-bank FCY transfer			

CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *11	USD 17,68	2,05‰ min. USD 42,43	USD 5,9
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In effect from the 14th September 2019:

FCY TRANSFER, HUF TRANSFER ABROAD, SEPA TRANSFER			
Bank-to-bank FCY transfer			
From 1 November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *11	3.20‰ min USD 34,84	2,37‰ min. USD 48,33	2.13‰ min. USD 23,23
CIB TPP channel	3.20‰ min USD 34,84	2,37‰ min. USD 48,33	2.13‰ min. USD 23,23
SEPA transfer, other EUR transfer within EEA (Target)			
From 1 November 2016 this fee will include the „SWIFT transfer charge" which is cost of using SWIFT FileAct service.			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application ¹² , CIB Bank Online ^{12*}	2.31‰ min EUR 21,13	2.37‰ min. EUR 43,31	2,13‰ min. EUR 21.50
CIB TPP channel	2.31‰ min EUR 21,13	2.37‰ min. EUR 43,31	2,13‰ min. EUR 21.50
HUF transfer abroad			
From 1 November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *11	3,35 ‰ min USD 36,58	2,48 ‰ min. USD 50,75	2.24 ‰ min HUF 6968 max. HUF 196 469
CIB TPP channel	3,35 ‰ min USD 36,58	2,48 ‰ min. USD 50,75	2.24 ‰ min HUF 6968 max. HUF 196 469
Intra-bank FCY transfer			
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *11	USD 17,68	2,05‰ min. USD 42,43	USD 5,9
CIB TPP channel	USD 17,68	2,05‰ min. USD 42,43	USD 5,9

In effect now:

ELECTRONIC BANKING SERVICES			
Fee for Easy Token request			
In the case of companies	HUF 0	HUF 0	HUF 0
In the case of sole traders	HUF 0	HUF 0	HUF 0
Fee for CIB mobilToken request (With effect from 13 January 2018 it is not possible to request CIB mobilToken!)			
In the case of companies	HUF 0	HUF 0	HUF 0
In the case of sole traders	HUF 0	HUF 0	HUF 0
CIB Hard Token			
Fee for CIB Hard Token request	HUF 1499 (HUF 0 until 1 September 2019)	HUF 1499 (HUF 0 until 1 September 2019)	HUF 1499 (HUF 0 until 1 September 2019)

In effect from the 14th September 2019:

ELECTRONIC BANKING SERVICES			
Fee for Easy Token request			
In the case of companies	HUF 0	HUF 0	HUF 0
In the case of sole traders	HUF 0	HUF 0	HUF 0
Fee for CIB mobilToken request (With effect from 13 January 2018 it is not possible to request CIB mobilToken!)			
In the case of companies	HUF 0	HUF 0	HUF 0
In the case of sole traders	HUF 0	HUF 0	HUF 0
Fee for CIB Hard Token request	HUF 1499 (HUF 0 until September 1st.2019)	HUF 1499 (HUF 0 until September 1st.2019)	HUF 1499 (HUF 0 until September 1st.2019)

LIST OF CONDITIONS for small entrepreneurs 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)

In effect now:

	CIB Partner Start account package for entrepreneurs	CIB Partner Medium account package for entrepreneurs	CIB Partner Maximum account package for entrepreneurs
FORINT TRANSFER WITHIN HUNGARY via electronic channels¹			
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

In effect from the 14th September 2019:

	CIB Partner Start account package for entrepreneurs	CIB Partner Medium account package for entrepreneurs	CIB Partner Maximum account package for entrepreneurs
FORINT TRANSFER WITHIN HUNGARY via electronic and CIB TPP channels¹			
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

**LIST OF CONDITIONS for small entrepreneurs for businesses, other organisations and sole traders
(CIB Partner account package for freelance accountants)**

In effect now:

	CIB Partner account package for freelance accountants
FORINT TRANSFER WITHIN HUNGARY via electronic channels¹	
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

In effect from the 14th September 2019:

	CIB Partner account package for freelance accountants
FORINT TRANSFER WITHIN HUNGARY via electronic and CIB TPP channels¹	
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

CIB SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS 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:

FORINT TRANSFER WITHIN HUNGARY	
♦ 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
♦ Recording and modification of HUF standing order	
Via an Electronic Service*	HUF 0

In effect from the 14th September 2019:

FORINT TRANSFER WITHIN HUNGARY	
♦ 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
TPP channel	0.625%, min. HUF 11 981 max. HUF 119 829
♦ Recording and modification of HUF standing order	
Via an Electronic Service*	HUF 0
TPP channel	HUF 0

In effect now:

FCY transfer, forint transfer abroad	
♦ Intra-bank FCY transfer*	
♦ FCY transfer between customer's own accounts kept at the Bank	
BT, CIB Business Terminal, CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0

In effect from the 14th September 2019:

FCY transfer, forint transfer abroad	
♦ Intra-bank FCY transfer*	
♦ FCY transfer between customer's own accounts kept at the Bank	
BT, CIB Business Terminal, CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
TPP channel	HUF 0

In effect now:

Electronic banking services	
♦ CIB Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online)	
One-off fee for first requested token, per user	HUF 0
One-off fee for Token replacement (in the event of loss/theft/damage)	HUF 6 250
Fee for Easy Token request	HUF 0
One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable) *	HUF 2 708
CIB Hard Token	
Fee for CIB Hard Token request	HUF 1499 (HUF 0 until 1 September 2019)
Fee for CIB mobilToken request With effect from 13 January 2018 it is not possible to request CIB mobilToken!	HUF 0

One-off re-registration fee for CIB mobilToken	HUF 0
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In effect from the 14th September 2019:

Electronic banking services	
♦ CIB Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online)	
One-off fee for first requested token, per user	HUF 0
One-off fee for Token replacement (in the event of loss/theft/damage)	HUF 6 250
• CIB Internet-based Electronic Services (CIB TPP Channel)	
Registration fee	0 Ft
Monthly fee	0 Ft
Fee for Easy Token request	HUF 0
One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable) *	HUF 2 708
CIB Hard Token	
Fee for CIB mobilToken request With effect from 13 January 2018 it is not possible to request CIB mobilToken!	HUF 0
Fee for CIB Hard Token request	HUF 1499 (HUF 0 until 1 September 2019)
Fee for CIB mobilToken request With effect from 13 January 2018 it is not possible to request CIB mobilToken!	HUF 0
One-off re-registration fee for CIB mobilToken *	HUF 0

Cause of modification of conditions lists:

In case of Corporates and Joint Ventures:

2. For the introduction of Instant transactions:

Based on the General Corporate Business Conditions the cause for the modification is covered under point: 20.2.18: as the entry into effect or a change in any statute, or decree of the central bank or the regulation of another entity (including, but not limited to, the international card companies) which causes additional costs or a fall in revenue for the Bank

In case of Sol Traders and Primary Producers:

For the introduction of Instant transactions

Based on the General Business Conditions the cause for the modification is covered under point: 20.1.4: as the entry into effect or a change in any statute, or decree of the central bank or the regulation of another entity (including, but not limited to, the international card companies) which causes additional costs or a fall in revenue for the Bank

The List of Conditions can be found at www.cib.hu website or in any of CIB branches.

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.

Date of publication (display in branches): 12.07.2019

CIB Bank Ltd.