

**ANNOUNCEMENT**

**ON THE AMENDMENT OF THE GENERAL LIST OF CONDITIONS FOR BUSINESS AND OTHER ORGANISATIONS AND SOLE TRADERS CIB BANK ACCOUNT,**

**GENERAL LIST OF CONDITIONS FOR BUSINESS AND OTHER ORGANISATIONS AND SOLE TRADERS CIB BANK ACCOUNT PLUS,**

**CIB BUSINESS ACCOUNT KEEPING PACKAGE LIST OF CONDITIONS FOR BUSINESS AND OTHER ASSOCIATIONS,**

**CIB ELECTRONIC BUSINESS ACCOUNT KEEPING PACKAGE LIST OF CONDITIONS FOR BUSINESS AND OTHER ASSOCIATIONS,**

**CIB ELECTRONIC BUSINESS ACCOUNT PLUS KEEPING PACKAGE LIST OF CONDITIONS FOR BUSINESS AND OTHER ASSOCIATIONS,**

**CIB PHARMA & DENTAL ELECTRONIC BUSINESS ACCOUNT KEEPING PACKAGE LIST OF CONDITIONS FOR PHARMACIES, DENTISTS OPERATING IN CORPORATE FORM,**

**CIB PREMIUM ACCOUNT KEEPING PACKAGE LIST OF CONDITIONS FOR BUSINESS AND OTHER ASSOCIATIONS,**

**CIB PREMIUM ACCOUNT PLUS KEEPING PACKAGE LIST OF CONDITIONS FOR BUSINESS AND OTHER ASSOCIATIONS,**

**LIST OF CONDITIONS FOR NON-RESIDENT BUSINESS ORGANISATIONS**

**EFFECTIVE FROM 12 AUGUST 2014.**

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: the Bank) hereby informs its Clients that the Bank's lists of conditions specified below shall be amended with immediate effect as follows.

**I. In respect of the below-listed lists of conditions, the Bank shall discontinue to display the fees, commissions and costs that were in effect up to 1 February 2014 and 1 March 2014, in order to make the interpretation of these Lists of Conditions easier.**

- The General List of Conditions for business and other organisations and sole traders CIB Bank Account Plus,
- The General List of Conditions for business and other organisations and sole traders CIB Bank Account,
- The List of Conditions of the CIB Business Account Management Package for Business and other Associations,
- The CIB Electronic Business Account Keeping Package List of Conditions for Business and other Associations,
- The CIB Electronic Business Account Plus Keeping Package List of Conditions for Business and other Associations,
- The CIB Premium Account Keeping Package List of Conditions for Business and other Assotiations,
- The CIB Premium Account Plus Keeping Package List of Conditions for Business and other Assotiations,
- The CIB Pharma&Dental Electronic Business Account Keeping Package List of Conditions for pharmacies and dentists operating in corporate form,
- The 5. point of the List of Conditions for non-resident business organisations.

II./a.) The Bank shall amend the lists of conditions entitled “List of Conditions for the CIB Electronic Business Plus Account Management Package for Business and Other Organisations” and “List of Conditions for the CIB Premium Plus Account Management Package for Business and Other Organisations” such that following the entry into force of this amendment, the bank account management packages covered by these Lists of Conditions will be made available for use by law offices operating as companies (amendments are underlined and in italics).

The CIB Electronic Business Account Plus Keeping Package List of Conditions for Business and other Associations <sup>1</sup>

~~<sup>1</sup> CIB Elektronikus Business Account Plus is not offered for lawyer's offices.~~

The CIB Premium Account Plus Keeping Package List of Conditions for Business and other Associations <sup>1</sup>

~~<sup>1</sup> CIB Premium Account Plus is not offered for lawyer's offices.~~

II./b.) From 12. August 2014, in the Lists of Conditions specified in section II./a.), the Bank shall display and simultaneously modify as follows the following fee item that is included, until the modification, in the List of Conditions entitled “General List of Conditions for Businesses and Other Organisations and Sole Traders, CIB Bank Account Plus” but is also applicable in the Lists of Conditions specified in section II./a.) above.

<b><u>Lawyer's escrow account</u></b>	
<i>Account opening fee</i>	<i>HUF 0</i>
<i>Account management fee</i>	<i>HUF 220 / account / month</i>

III. The Bank hereby informs its Clients that the Bank shall modify the documents entitled “General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account Plus”, “General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account” and “List of Conditions for Non-Resident Corporate Customers” as follows (amendments are underlined and in italics).

List of conditions entitled “General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account Plus”, and list of conditions entitled “General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account” 2.9 Electronic banking services

Token use monthly fee/user <i>If the user uses the same password generator with respect to several customers, the fee is charged for each customer.</i>	HUF 220
Easy Token use fee <i>If the user uses the same password generator with respect to several customers, the fee is charged for each customer.</i>	HUF 208 / month / user
CIB mobilToken use fee <i>If the user uses the same password generator with respect to several customers, the fee is charged for each customer.</i>	HUF 52 / month / user Promotion HUF 0 till 31. 12. 2014

The 1.8. Electronic banking services point of the List of Conditions for non-resident business organisations.

<p>Monthly token fee per user •</p> <p><i>If the user uses the same password generator with respect to several customers, the fee is charged for each customer.</i></p>	HUF 211
<p>Easy Token use fee •</p> <p><i>If the user uses the same password generator with respect to several customers, the fee is charged for each customer.</i></p>	HUF 208 / month / user
<p>CIB mobilToken use fee •</p> <p><i>If the user uses the same password generator with respect to several customers, the fee is charged for each customer.</i></p>	<p>HUF 52 / month / user</p> <p>Promotion HUF 0 till 31. 12. 2014</p>
<p>• The fee is used in case of new or modified agreement signed from 30. September 2013.</p>	

**IV. The Bank hereby informs its Clients that the Bank shall modify section 2 of 1 General Conditions in the documents entitled “General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account Plus” and “General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account” as follows (amendments are underlined and in italics).**

### 1. GENERAL TERMS AND CONDITIONS

2. For the purpose of this List of Conditions, business and other organisations are defined as economic associations, foundations, societies, chambers, public benefit associations (until their transformation / dissolution), faith institutions, housing co-operatives, condominiums and lawyers operating as incorporated undertakings, local municipalities, municipality associations, water utility alliances and depending on the nature of their business activities, sole traders. This List of Conditions is only applicable to sole traders if the special terms and conditions related to the product used by them contain an express stipulation to such effect. This List of Conditions shall apply to sole traders in relation to their business activity only if this is expressly stated by reference to this List of Conditions in the specific list of conditions that is applicable to the product used by them.

**V. The Bank hereby informs its Clients that the Bank shall modify section 7.1 in 7 Card Acceptance in the documents entitled “General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account Plus” and “General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account” as follows (amendments are underlined and in italics).**

#### 7. Card Acceptance

##### 7.1. Physical POS terminal

<p><b>Supervision fee – in the case of card-acceptor applications submitted to the Bank <u>–till from 13. August 2010 to 17. January 2013.</u></b></p>	HUF 1 490 / month / terminal
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**CIB Bank Zrt.**

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