

Announcement on the amendment of

**„General List of Conditions for Business and Other Organisations and Sole Traders”,
„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 within this for Customers
Using Corporate Banking and Structured Finance Services, CIB Bank Account Plus”,
„List of Conditions for Non-Resident Business Organisations”**

effective from 31st December, 2018

- 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 „General List of Conditions for Business and Other Organisations and Sole Traders” will be amended from 31st December, 2018 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

2.7. Other services	
♦ Conversion between client’s own accounts kept at the Bank	Costs incorporated in the exchange rate
♦ Queuing of uncovered, non value-dated HUF transfer orders abroad or FCY transfer orders	HUF 114 / item / day Promotion in case of BT order: 0 HUF till 31st December, 2018 <u>till 30th June, 2019</u>

2.9. CIB Internet-based Electronic Services	
CIB Internet-based Electronic Services (CIB Bank mobile application)	
Registration fee ²⁰ (payable upon application for service)	HUF 3439
Monthly fee	HUF 207 / user

²⁰ Until ~~31st December, 2018~~ 30th June, 2019 the registration fee of the CIB Bank mobile application is HUF 0.

- II. The related provisions of the following points and the related endnotes of lists of conditions entitled the „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 within this for Customers Using Corporate Banking and Structured Finance Services, CIB Bank Account Plus” will be amended from 31st December, 2018 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

5.3. Transaction Fee

The Transaction Fee is the fee charged by the Bank on the Client’s transactions determined in this section, as well as on loan repayments (including all claims outstanding on the basis of a loan or credit agreement - except for revolving credit agreement and Overdraft agreement), which the Client is obliged to pay to the Bank when it falls due.

Transactions subject to the Transaction Fee:

(Transfers to Limited purpose Bank Account for Széchenyi Pihenő Kártya are not subject to the Transaction Fee.)

- Bank-to-bank HUF transfer via GIRO

- Bank-to-bank HUF transfer via real time gross settlement (RTGS) system
- Execution of an incoming collection order based on an authorisation letter, official transfer order or a collection order formerly with the purpose code "2", on the grounds of Foreclosure
- Intra-bank HUF transfer
- Multiple HUF transfer (may only be given via electronic channels: BT, CIB Business Terminal)
- Each execution of a HUF standing order via GIRO, intra Bank
- Bill payment in the "Díjnet" system (domestic HUF transfer) – using the Internet Bank
- Fee charged in the case of fulfilment of a multiple (direct debt) collection if the paying party's account is kept at the Bank
- Cash disbursement order
- Bank-to-bank FCY transfer, forint transfer abroad
- SEPA transfer, other EUR transfer within EEA (Target)
- Intra-bank FCY transfer
- Cash withdrawal
- Coin deposit and withdrawal (HUF only)
- FCY bill collection managed without commercial documents - in the case of import collection
- Documentary collection (release of documents against payment or acceptance of bill of exchange) - in case of import collection
- Handling / checking the documents, or payment without presentation of documents - in case of import documentary credit
- Guarantees, sureties, certificates of cover, declarations of intent, undertaking to issue, stand-by Ls/C in case of payment
- Crediting the cover of a cheque drawn on CIB Bank Ltd.
- Cheques issued by CIB Bank Ltd., per cheque
- Purchase - HUF and FCY-based bank cards
- Purchase - Credit Cards
- Cash Withdrawal with a Bank Card from a branch cash desk
- Cash Withdrawal with a Bank Card from an ATM
- Cash Withdrawal with a Credit Card (from cash desk or ATM)

2.7. Other services	
♦ Conversion between client's own accounts kept at the Bank	Costs incorporated in the exchange rate
♦ Queuing of uncovered, non value-dated HUF transfer orders abroad or FCY transfer orders	HUF 114 / item / day Promotion in case of BT order: 0 HUF per ^{34st} December, 2018 <i>till 30th June, 2019</i>

2.9. CIB Internet-based Electronic Services	
CIB Internet-based Electronic Services (CIB Bank mobile application)	
Registration fee ²⁰ (payable upon application for service)	HUF 3439
Monthly fee	HUF 207 / user (Special offer: HUF 0 until 31st December, 2018 <u>until 30th June, 2019</u>)

²⁰ ~~Until 31st December, 2018~~ 30th June, 2019 the registration fee of the CIB Bank mobile application is HUF 0.

III. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Business and Other Associations CIB Electronic Business Account keeping package” will be amended from 31st December, 2018 as follows:

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

1.8. ELECTRONIC BANKING SERVICES	
♦ CIB Internet-based Electronic Services (CIB Bank mobile application)	
Registration fee ^{iv} (payable upon application for service)	HUF 3439
Monthly fee	HUF 207 / user

^{iv} ~~Until 31st December, 2018~~ 30th June, 2019 the registration fee of the CIB Bank mobile application is HUF 0.

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 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:
 - *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 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): 20th December, 2018

CIB Bank Ltd.