

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
GENERAL LIST OF CONDITIONS FOR BUSINESS AND OTHER ORGANISATIONS, AND WITHIN THIS FOR CUSTOMER USING CORPORATE BANKING AND STRUCTURED FINANCE SERVICES CIB BANK ACCOUNT PLUS
CIB YIELD DEPOSIT TECHNICAL ACCOUNT LIST OF CONDITIONS FOR BUSINESS AND OTHER ASSOCIATIONS
EFFECTIVE FROM 07 JANUARY 2015.**

I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; co. reg. no.: 01-10-041004) (hereinafter: Bank) hereby notifies you that with effect from 07 January 2015. CIB Yield Deposit technical account List of Conditions for Business and Other Associations will be amended. (amendments are underlined, grey and in italics)

* The operational ~~General List of Conditions (for business and other associations)~~ General List of Conditions for Business and Other Organisations and Sole Traders CIB Bank Account Plus sets forth the extent of commissions, fees and costs not listed hereunder, as well as other relevant conditions.

II. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; co. reg. no.: 01-10-041004) (hereinafter: Bank) hereby notifies you that with effect from 07 January 2015. the 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 customer using Corporate Banking and Structured Finance Services CIB Bank Account Plus will be amended. (amendments are underlined, grey and in italics)

2.8 Cash management services

<p>♦ Receipt of outgoing transfer order (MT101 message) via SWIFT. (One-off set-up fee. The fee for execution of the order is included in the applicable transfer fees.)</p>	<p>HUF 11 003 / <u>account</u></p>
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2.9 Electronic banking services

<p>Set-up of multiple transfer</p>	<p>HUF 2 201 / <u>account</u></p>
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2.10 Branch cash-desk transactions

<p>♦ Use of 24-hour automated depositary⁴</p>	<p>0</p>
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⁴ ~~The use of the device and~~ The utilisation of these services is free of charge; the cash deposit commission indicated in the List of Conditions is charged.

2.12 Statements, certificates, accounting documents, faxes, administration

♦ Bank account statement sent by SWIFT (MT940)	HUF 16 505 / month <u>/account</u>
♦ Balance information sent by SWIFT (MT941)	HUF 16 505 / month <u>/account</u>
♦ Account turnover information sent by SWIFT (MT942)	HUF 16 505 / month <u>/account</u>

III. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; co. reg. no.: 01-10-041004) (hereinafter: Bank) hereby notifies you that with effect from 07 January 2015. the General List of Conditions for Business and other Organisations and Sole Traders CIB Bank Account Plus will be amended. (amendments are underlined, grey and in italics)

2.4 Fees related to multiple (direct debit) collection service

♦ Fee charged in the case of fulfilment of a multiple (direct debt) collection order if the paying party's account is kept at the Bank*	<u>HUF 375 /item</u>	HUF 110 /item
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2.10 Branch cash-desk transactions

♦ Coin deposit and withdrawal (HUF only) *	<u>10,82%</u>	3,17%
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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.

CIB Bank Zrt.

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