

Announcement

- The list of conditions entitled “General List of Conditions for Businesses and other Organisations and Sole Traders”;
- The list of conditions entitled “General List of Conditions for Businesses and other Organisations and Sole Traders, CIB Bank Account Plus”;
- The list of conditions entitled “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

effective from 15 June 2015

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the list of conditions entitled “General List of Conditions for Businesses and other Organisations and Sole Traders; the list of conditions entitled “General List of Conditions for Businesses and other Organisations and Sole Traders, CIB Bank Account Plus” and the list of conditions entitled “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 as follows with effect from 15 June 2015:

The „2.12. Statements, certificates, accounting documents, faxes, administration” section of the Lists of Conditions listed above will be amended as follows (the other lines of the 2.12. sections of the named Condition Lists remain unchanged):

a) The lines of “Housing Related Contribution by an Employer within fringe benefit (Cafeteria)” of that point, which mentioned above will be modified as follows:

Effective until 14 June 2015:

♦ Housing Related Contribution by an Employer within fringe benefit (Cafeteria)⁷	
Fee for certificate / fee for repeated certificate	HUF 10 000 / certificate / employee
Fee for certificate (transfer order not handed in according to contract)	HUF 25 000 / certificate / employee

⁷ The service is operational from 1st of September 2014 and can only be used based on a bilateral agreement.

Effective from 15 June 2015:

♦ Housing Related non-refundable Contribution by an Employer within fringe benefit framework (in/out Cafeteria)⁷	
Fee for certificate / fee for repeated certificate	HUF 10 000 / certificate / employee
Fee for certificate (transfer order not handed in according to contract)	HUF 25 000 / certificate / employee

⁷ The service of “Housing Related non-refundable Contribution by an Employer within fringe benefit framework (Cafeteria) is operational from 01 September 2014 and the service of “Housing Related non-refundable Contribution by an Employer within fringe benefit framework (out Cafeteria) is operational from 15 June 2015 and both services can only be used based on a bilateral agreement.

b) The point mentioned above will be completed with a line of value about “Housing Related Company loan service” as follows:

♦ Financial settlement of Housing Related Company loan service ⁸	1,5% / transfer
--	-----------------

⁸ The service is operational from 15 June 2015 and can only be used based on a bilateral agreement.

II. The „CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB)” point of „2.9. Electronic banking services” section of the Lists of Conditions Listed will be completed as follows (the other lines of the 2.12. sections of the named Condition Lists remain unchanged):

Effective until 14 June 2015:

2.9. Electronic banking services

CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB)

CIB mobilToken use fee • If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 52 / month / user Promotion HUF 0 till 30.06.2015
---	--

• The fee is used in case of new or modified agreement signed from 08. August 2013.

Effective from 15 June 2015:

2.9. Electronic banking services

CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB)

CIB mobilToken use fee • If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 52 / month / user Promotion HUF 0 till 31.12.2015
---	--

• The fee is used in case of new or modified agreement signed from 08. August 2013.

The reason for the amendment of the Lists of Conditions indicated above is set out in the following section of the Bank’s General Corporate Business Regulations:

20.2.20. „Introduction of new Services provided to Clients, cancellation or suspension of an existing Service”;

Further, the lines below of the General Retail Business Regulations for Consumers and Sole Traders

20.1.4. „Introduction of new Services provided to Clients, cancellation or suspension of an existing Service”;

„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.

CIB Bank Zrt.

Date of publication (display in branches): 12 June 2015