

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 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 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 CIB Business Account keeping package”,**
- “List of Conditions for Non-Resident Business Organisations”,**
- “List of Conditions for Business and Other Associations CIB Yield Deposit technical account”**

effective from 1st September, 2018

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that Lists of Conditions mentioned above will be amended with effect from 1st September, 2018. The details of modification can be found in Lists of Conditions attached as appendix. All the changes are showed with italic letters and underline, the deleted parts with strikethrough. The Lists of Conditions in appendix contain the modification effect from 1st July, 2018.

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:

20.2.14. a change in the Consumer Price Index published by the Central Statistics Office of Hungary.

Based on data provided by the Central Statistical Office, the price index change is 4.2% between 2013 and 2017.

20.2.16. an increase in the fee of any cost elements directly related to the provision of specific Services which is paid by the Bank to other service providers, introduction of new fee elements by the service providers, or any changes in the business regulations and the latest public notices of the service provider;

Multiple collection fee modification: (The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

◆ Submission of a multiple (direct debit) collection order if the paying party's account is not kept at the Bank	
Fee for initiating a multiple direct debit (in the event of unsuccessful execution)	HUF 8 <u>14</u> /item

In case of sole traders the reason for the amendment of the Lists of Conditions indicated above is set out in the following section of the Bank's General Retail Business Regulations for Consumers and Sole Traders:

20.1.4.: a change in the Consumer Price Index published by the Central Statistics Office of Hungary.

Based on data provided by the Central Statistical Office, the price index change is 4.2% between 2013 and 2017.

20.1.4. - - a change in the fee of any cost elements directly related to the provision of the given Service, paid by the Bank to another service provider; introduction of new fee elements by the service provider, or any amendment in the business regulations or public notices of the service provider;

Multiple collection fee modification: (The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

◆ Submission of a multiple (direct debit) collection order if the paying party's account is not kept at the Bank	
Fee for initiating a multiple direct debit (in the event of unsuccessful execution)	HUF 8 <u>14</u> /item

The Lists of Contidtions mentienod above also contain other, technical modifications for better text interpretation.

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

Date of publication (display in branches): 29th June, 2018

CIB Bank Ltd.

Appendixes:

- „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”,
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