

**Notice on the amendment,  
effective from 11 October 2011,  
of the notice entitled**

**“General Terms and Conditions for Businesses and other Organisations and Sole Traders.”**

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby notifies its Customers that the Bank's General Terms and Conditions for Businesses and other Organisations and Sole Traders (hereinafter: Terms and Conditions) shall be amended with effect from 11 October 2011, as follows:

- 1.) Section 4 (Account Management Services) of Part 1 of the Terms and Conditions (General Terms and Conditions) shall be supplemented with the following sub-section – this supplementation will result in a change to the numbering of the sub-sections of section 4:

“4.1. In the month of conclusion of the bank account agreement the Bank shall not charge an account management fee; thereafter the provisions of these Terms and Conditions shall apply.”

Justification for the amendment: based on point 3.3 of the Bank's General Terms of Business, this is a unilateral amendment that does not constitute a change that is unfavourable to Clients.

- 2.) The service specified under the heading “Photocopying of company documents for the opening of a bank account” in subsection 2.12 (Statements, certificates, accounting documents, faxes, administration) of Part 2 of the Terms and Conditions (Account Management and Payment Services) shall be amended as follows:

Prior to the amendment:

Photocopying of company documents for the opening of a bank account	HUF 500 + VAT/document
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After the amendment:

Photocopying of company documents for the opening of a bank account	HUF 0
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Justification for the amendment: based on point 3.3 of the Bank's General Terms of Business, this is a unilateral amendment that does not constitute a change that is unfavourable to Clients.

- 3.) The service specified under the heading of the “Central Credit Information System (CCIS) query initiated by Customer” in part 4 of the Terms and Conditions (Credit Conditions) shall be amended as follows:

Prior to the amendment:

<b>Central Credit Information System (CCIS) query initiated by Customer</b> Free of charge once every 12 months	HUF 6 500 / query
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After the amendment:

<b>Central Credit Information System (CCIS) query initiated by Customer</b>	HUF 0
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Reason for the amendment: statutory amendment – entry into force of Act CXXII of 2011 on the Central Credit Information System

**CIB Bank Zrt.**

**Day of publication (displaying in branches): 11 October 2011**