



Announcement on the amendment of

the „Acceptance and Execution of Orders” and the „Acceptance and Execution of Orders (Banking Timetable), Weekend Banking Timetable for Branches that are also open at weekeds”, and

the “Acceptance and Execution of Orders for Saturdays as Banking Days”

effective from 07 June 2015

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the **„Acceptance and Execution of Orders”, the „Acceptance and Execution of Orders (Banking Timetable), Weekend Banking Timetable for Branches that are also open at weekeds”** (Annexes of the General Terms and Conditions for Business and Other Organisations and Sole Traders), and the **“Acceptance and Execution of Orders for Saturdays as Banking Days”** (Annex of the General List of Conditions for Business and other Organisations and Sole Traders, 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 and General List of Conditions for Business and other Organisations and Sole Traders CIB Bank Account PLUS), above will be amended as follows **with effect from 07 June 2015:**

l) The following rows and columns of the „Acceptance and Execution of Orders”, of the „Acceptance and Execution of Orders (Banking Timetable), Weekend Banking Timetable for Branches that are also open at weekeds” (Annexes of the General Terms and Conditions for Business and Other Organisations and Sole Traders), and of the “Acceptance and Execution of Orders for Saturdays as Banking Days” (Annex of the General List of Conditions for Business and other Organisations and Sole Traders, 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 and General List of Conditions for Business and other Organisations and Sole Traders CIB Bank Account PLUS),”above will be amended as follows:

| Starting time of the Bank Working Day | |
|--|---------------------------------|
| outgoing FCY transfer, HUF transfer order abroad, SEPA | On Bank Working Days 0.00 hours |
| intra-bank FCY transfer* | |
| In case of other orders on Bank Working Days 4.45 hours, expect where this "Acceptance and Execution of Orders" determines this in different ways. | |
| * Except the orders without conversion, which have been given via electronic channels. | |

| Starting time of the Bank Working Day | |
|--|---------------------------------|
| outgoing FCY transfer, HUF transfer order abroad, SEPA | On Bank Working Days 0.00 hours |
| intra-bank FCY transfer* | |
| incoming FCY transfer | On Bank Working Days 8.00 hours |
| In case of other orders on Bank Working Days 4.45 hours, expect where this "Acceptance and Execution of Orders" determines this in different ways. | |
| * Except the orders without conversion, which have been given via electronic channels. | |

The acceptance and execution deadlines specified in this document apply in respect of the Client's – no longer sold – orders belonging under the effect of the List of Conditions for Non-resident Businesses.

The details in this document apply in respect of the Client's – no longer sold – orders belonging under the effect of the List of Conditions for Non-resident Businesses.

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|---------------------|---|
| Supervisory bodies: | National Bank of Hungary (MNB), 1054 Budapest, Szabadság tér 8-9. Hungarian Financial Supervisory Authority (PSZÁF), 1013 Budapest, Krisztina krt. 39. |
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| Supervisory bodies: | National Bank of Hungary (MNB), 1054 Budapest, Szabadság tér 8-9. |
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II) The following rows and columns of the „**Acceptance and Execution of Orders**” (Annex of the General Terms and Conditions for Business and Other Organisations and Sole Traders), and of the “**Acceptance and Execution of Orders for Saturdays as Banking Days**” (Annex of the General List of Conditions for Business and other Organisations and Sole Traders, 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 and General List of Conditions for Business and other Organisations and Sole Traders CIB Bank Account PLUS) will be amended as follows:

Effective until 06 June 2015:

| ORDERS SUBMITTED BY THE CLIENT (OUTGOING) | | | | |
|---|--|--------------------------------------|--|--------------------------------------|
| | Acceptance of orders for same (T) day processing | Expected time of execution of orders | Acceptance of orders for same (T) day processing | Expected time of execution of orders |

| | | |
|------------------|--------------------------------|---|
| collection order | bank-to-bank transfer via GIRO | intra-bank transfer and transfer between own accounts |
|------------------|--------------------------------|---|

| Closing time of the Bank Working Day (orders submitted by the Client) | |
|---|---|
| on a paper basis | 2nd hour following the time specified in “Acceptance of orders for same (T) day processing” |
| CIB Internet Bank,mobil CIB, BT, CIB24, SWIFT, INBIZ | 2nd hour following the time specified in “Acceptance of orders for same (T) day processing” |

Effective from 07 June 2015:

| ORDERS SUBMITTED BY THE CLIENT (OUTGOING) | | | | |
|--|---|--------------------------------------|---|--------------------------------------|
| | Submission of orders for same (T) day processing* | Expected time of execution of orders | Submission of orders for same (T) day processing* | Expected time of execution of orders |
| *In case of order on a paper basis, BT order with fax confirmation the starting time of the submission goes by branch opening hours. | | | | |

| | | |
|--|--------------------------------|---|
| collection order, official transfer, order to transfer funds | bank-to-bank transfer via GIRO | intra-bank transfer and transfer between own accounts |
|--|--------------------------------|---|

| Closing time of the Bank Working Day (orders submitted by the Client) | |
|---|---|
| on a paper basis | 2nd hour following the time specified in “Submission of orders for same (T) day processing” |
| CIB Internet Bank,mobil CIB, BT, CIB24, SWIFT, | 2nd hour following the time specified in “Submission of orders for same (T) day processing” |

| | | | |
|--|--|-------|--|
| | | INBIZ | |
|--|--|-------|--|

III) Considering that the „**Acceptance and Execution of Orders**”, the „**Acceptance and Execution of Orders (Banking Timetable), Weekend Banking Timetable for Branches that are also open at weekeds**” (Annexes of the General Terms and Conditions for Business and Other Organisations and Sole Traders) are annexes of the 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 and General List of Conditions for Business and other Organisations and Sole Traders CIB Bank Account PLUS also, so their names will be amended.

IV) In case of the „**Orders submitted by the Client (Outgoing)**” the following rows and columns of the „**Acceptance and Execution of Orders**”, the „**Acceptance and Execution of Orders (Banking Timetable)**” (Annex of the General Terms and Conditions for Business and Other Organisations and Sole Traders) will be amended as follows:

Effective until 06 June 2015:

| HUF transfer orders via RTGS system | bank-to-bank transfer | | intra-bank transfer and transfer between own accounts | |
|--|--------------------------------------|-------------------------------------|---|----|
| | | | | |
| on a paper basis, BT, CIB Internet Bank, INBIZ | On Bank Working Days from 8.00-16.00 | T Bank Working Day (within 2 hours) | -- | -- |

Effective from 07 June 2015:

| HUF transfer orders via RTGS system | bank-to-bank transfer | | intra-bank transfer and transfer between own accounts | |
|--|--------------------------------------|-------------------------------------|---|----|
| | | | | |
| on a paper basis, BT order with fax confirmation, SWIFT MT 101 | On Bank Working Days by 16.00 | T Bank Working Day (within 2 hours) | -- | -- |
| BT (automatic), CIB Internet Bank, INBIZ | On Bank Working Days from 8.00-16.00 | T Bank Working Day (within 2 hours) | -- | -- |

V) The following rows of the “**Acceptance and Execution of Orders for Saturdays as Banking Days**” (Annex of the General List of Conditions for Business and other Organisations and Sole Traders, 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 and General List of Conditions for Business and other Organisations and Sole Traders CIB Bank Account PLUS),”above will be amended as follows:

a) In case of the „Orders submitted by the Client (Outgoing)” the list of the channels via the Clients can give orders will be completed with the INBIZ as follows:

Effective until 06 June 2015:

| HUF transfer order (one-off) |
|---|
| on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) SWIFT MT 101 order (not automatic) |
| CIB Business Terminal, CIB Internet Bank, BT (automatic), mobilCIB, CIB24, SWIFT MT101 order (automatic) |

Effective from 07 June 2015:

| HUF transfer order (one-off) |
|---|
| on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) SWIFT MT 101 order (not automatic) |
| CIB Internet Bank, BT (automatic), mobilCIB, CIB24, SWIFT MT101 order (automatic), INBIZ |

HUF transfer order launched from FCY account (one-off)

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| on a paper basis, BT, CIB Business Terminal, CIB Internet Bank, SWIFT MT101 order (non-automatic) |
|---|

HUF transfer order launched from FCY account (one-off)

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| on a paper basis, BT, CIB Internet Bank, SWIFT MT101 order (non-automatic), INBIZ |
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value dated and standing HUF transfer order

| |
|---|
| on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) SWIFT MT 101 order (not automatic) |
| CIB Internet Bank, CIB24, BT, CIB Business Terminal, SWIFT MT101 order (automatic) |

value dated and standing HUF transfer order

| |
|---|
| on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) SWIFT MT 101 order (not automatic) |
| CIB Internet Bank, CIB24, BT, SWIFT MT101 order (automatic), INBIZ |

multiple transfer order

| |
|--------------------------------|
| BT order with fax confirmation |
| BT, Business Terminal |

multiple transfer order

| |
|--------------------------------|
| BT order with fax confirmation |
| BT, INBIZ |

value dated multiple transfer order

| |
|---------------------------|
| BT, CIB Business Terminal |
|---------------------------|

value dated multiple transfer order

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| BT, INBIZ |
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|---|
| transfer order in EUR |
| without conversion |
| on a paper basis, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order |
| CIB Business Terminal, CIB Internet Bank, BT (automatic), CIB24 |

| |
|---|
| transfer order in EUR |
| without conversion |
| on a paper basis, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order |
| CIB Internet Bank, BT (automatic), CIB24, INBIZ |

| |
|--|
| transfer in a currency other than EUR or HUF |
| without conversion |
| on a paper basis, BT order, with fax confirmation SWIFT MT101 order |
| CIB Business Terminal, CIB Internet Bank, BT (automatic), CIB24, INBIZ |

| |
|---|
| transfer in a currency other than EUR or HUF |
| without conversion |
| on a paper basis, BT order, with fax confirmation SWIFT MT101 order |
| CIB Internet Bank, BT (automatic), CIB24, INBIZ |

b) Further amendment: in case of the „Orders submitted by the Client (Outgoing)” the HUF transfer orders via RTGS system will be amended as follows:

Effective until 06 June 2015:

| HUF transfer orders via RTGS system | bank-to-bank transfer | | intra-bank transfer and transfer between own accounts | |
|---|--------------------------------------|-------------------------------------|---|----|
| | On Bank Working Days from 8.00-13.00 | T Bank Working Day (within 2 hours) | -- | -- |
| on a paper basis, CIB Üzleti Termnál, CIB Internet Bank | | | | |
| | | | | |

Effective from 07 June 2015:

| HUF transfer orders via RTGS system | bank-to-bank transfer | | intra-bank transfer and transfer between own accounts | |
|--|--------------------------------------|-------------------------------------|---|----|
| | On Bank Working Days until 13.00 | T Bank Working Day (within 2 hours) | -- | -- |
| on a paper basis, BT order with fax confirmation, SWIFT MT 101 | | | | |
| BT (automatic), CIB Internet Bank, INBIZ | On Bank Working Days from 8.00-13.00 | T Bank Working Day (within 2 hours) | -- | -- |

c) Further amendment: : in case of the „Orders submitted by the Client (Outgoing)” the HUF transfer order abroad will be amended as follows:

Effective until 06 June 2015:

| HUF transfer order abroad |
|--|
| on a paper basis, BT, CIBBusiness Terminal, CIB24, CIB Internet Bank |

Effective from 07 June 2015:

| HUF transfer order abroad |
|---|
| on a paper basis, BT, SWIFT MT 101, CIB24, CIB Internet Bank, INBIZ |

d) Further amendment: the „Other services” will be completed with the night safe as follows:

| night safe | Paying HUF to a HUF bank account | Paying in foreign currency to foreign bank account | Paying HUF to a foreign bank account | Paying in foreign currency to a HUF bank account |
|------------|----------------------------------|--|--------------------------------------|--|
| | Immediate | Next Bank Working Day | Next Bank Working Day | Next Bank Working Day |

In the case of cash deposits made via the night safe, the Bank – based on a separate agreement concluded with the Client – will take receipt of the value of any bank notes that have been deposited in the night safe by the Client by 8 a.m. on the Banking Day classified as the day of receipt, on each Banking Day at 8 a.m. (day of receipt), and shall, in accordance with the provisions of the separate agreement, credit this sum on the Client’s Bank Account. The Bank shall be entitled to unilaterally amend the designated time of 8 a.m. of the day of receipt, subject to prior written notice sent to the Client.

e) Further amendment: the CIB Business Terminal has been deleted from the list of the channels via the Clients can give orders.

VI) The following rows and columns of the “Weekend Banking Timetable for Branches that are also open at weekends” (Annex of the General Terms and Conditions for Business and Other Organisations and Sole Traders) will be amended as follows:

Effective until 06 June 2015:

| ORDERS SUBMITTED BY THE CLIENT (OUTGOING) | | | | |
|--|---|-----------------------|---|-----------------------|
| Acceptance of orders | Expected time of execution of orders | Acceptance of orders | Expected time of execution of orders | |
| HUF transfer order (one-off) | bank-to-bank transfer via GIRO | | intra-bank transfer and transfer between own accounts | |
| on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) | In accordance with weekend branch opening hours | Next Bank Working Day | In accordance with weekend branch opening hours | Next Bank Working Day |
| CIB Internet Bank, BT (automatic), mobilCIB, CIB24, INBIZ | Continuous | Next Bank Working Day | Continuous | Immediate |

Effective from 07 June 2015:

| ORDERS SUBMITTED BY THE CLIENT (OUTGOING) | | | | |
|--|---|-----------------------|---|--------------------------------------|
| Submission of orders* | Expected time of execution of orders | | Submission of orders* | Expected time of execution of orders |
| *In case of order on a paper basis, BT order with fax confirmation the starting time of the submission goes by branch opening hours. | | | | |
| HUF transfer order (one-off) | bank-to-bank transfer via GIRO | | intra-bank transfer and transfer between own accounts | |
| on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) | In accordance with weekend branch opening hours | Next Bank Working Day | In accordance with weekend branch opening hours | T Day |
| CIB Internet Bank, BT (automatic), mobilCIB, CIB24, INBIZ | Continuous | Next Bank Working Day | Continuous | Immediate |

| Closing time of the Bank Working Day (orders submitted by the Client) | |
|---|---|
| on a paper basis | 2nd hour following the time specified in "Acceptance of orders for same (T) day processing" |
| CIB Internet Bank, mobil CIB, BT, CIB24, SWIFT | 2nd hour following the time specified in "Acceptance of orders for same (T) day processing" |

| Closing time of the Bank Working Day (orders submitted by the Client) | |
|---|---|
| on a paper basis | 2nd hour following the time specified in "Submission of orders for same (T) day processing" |
| CIB Internet Bank, mobil CIB, BT, CIB24, SWIFT, INBIZ | 2nd hour following the time specified in "Submission of orders for same (T) day processing" |

b) Further amendment: in case of the „Orders submitted by the client (Outgoing)” the collection order will be amended as follows:

Effective until 06 June 2015:

| collection order | bank-to-bank transfer via GIRO | | intra-bank transfer and transfer between own accounts | |
|----------------------|--------------------------------|-----------------------|---|-----------------------|
| | | | | |
| on a paper basis, BT | Continuous | Next Bank Working Day | Continuous | Next Bank Working Day |

Effective from 07 June 2015:

| collection order, official transfer, order to transfer funds | bank-to-bank transfer via GIRO | | intra-bank transfer and transfer between own accounts | |
|--|--------------------------------|--|---|-----------------------|
| | | | | |
| on a paper basis, BT | Continuous | Next Bank Working Day + 1 Bank Working Day | Continuous | Next Bank Working Day |

c) Further amendment: in case of the „Orders submitted by the client (Outgoing)” the transfer order in EUR and the transfer in a currency other than EUR or HUF will be amended as follows:

Effective until 06 June 2015:

| |
|---|
| transfer order in EUR |
| without conversion |
| on a paper basis, BT order, with fax confirmation |
| BT, CIB Internet Bank, INBIZ |
| in the case of orders involving conversion |
| on a paper basis, BT order with fax confirmation |
| BT, CIB Internet Bank |
| transfer in a currency other than EUR or HUF |
| without conversion |
| on a paper basis, BT order with fax confirmation |
| BT, CIB Internet Bank, INBIZ |
| in the case of orders involving conversion |
| on a paper basis, BT order with fax confirmation |
| BT, CIB Internet Bank |

Effective from 07 June 2015:

| |
|---|
| transfer order in EUR |
| without conversion |
| on a paper basis, BT order, with fax confirmation |
| BT (automatic), CIB Internet Bank, CIB24, INBIZ |
| in the case of orders involving conversion |
| on a paper basis, BT order with fax confirmation |
| BT (automatic), CIB Internet Bank, CIB24, INBIZ |
| transfer in a currency other than EUR or HUF |
| without conversion |
| on a paper basis, BT order with fax confirmation |
| BT (automatic), CIB Internet Bank, CIB24, INBIZ |
| in the case of orders involving conversion |
| on a paper basis, BT order with fax confirmation |
| BT (automatic), CIB Internet Bank, CIB24, INBIZ |

If you do not accept the amendment(s), you have the option, by the day before the effective date, of terminating the framework agreement in person at a branch of our bank or in writing, with immediate effect, free of charge. If you do not do so, the Bank will regard the amendment to have been accepted by you.

CIB Bank Zrt.

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