

## **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 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 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 Business Account keeping package”,**

**“List of Conditions for Non-Resident Business Organisations”**

**and the Annexes of these Condition Lists**

**the “Acceptance and Execution of Orders” and**

**the “Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days”**

**effective from 15 June 2016**

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 the „General List of Conditions for Business and Other Organisations and Sole Traders”, the „General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account Plus”, 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”, the „List of Conditions for Business and Other Associations CIB Premium Account keeping package”, the „List of Conditions for Business and Other Associations CIB Premium Account Plus keeping package”, the “List of Conditions for Business and Other Associations CIB Electronic Business Account keeping package”, the “List of Conditions for Business and Other Associations CIB Electronic Business Account Plus keeping package”, the “List of Conditions for Business and Other Associations CIB Business Account keeping package”, the “List of Conditions for Non-Resident Business Organisations” and the Annexes of these Condition Lists the “Acceptance and Execution of Orders” and the “Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days

will be amended favourably as follows with effect from 15 June 2016

1) The „General List of Conditions for Business and Other Organisations and Sole Traders” will be modified as follows

<b>2.1 Forint transfer within Hungary</b>	
<b>♦ Bank-to-bank HUF transfer via GIRO</b>	
In paper format	3,45‰, min. HUF 1132
CIB 24	2,94‰, min. HUF 661
BT, CIB Business Terminal, INBIZ**, Swift MT101**	2,95‰ min. HUF 505
CIB Internet Bank, mobilCIB, CIB Bank mobile application	3,29‰ min. HUF 547

<b>♦ Intra-bank HUF transfer</b>	
In paper format	2,03‰, min. HUF 1132
CIB 24	1,64‰, min. HUF 661
BT, CIB Business Terminal, INBIZ**	1,08‰
CIB Internet Bank, mobilCIB, CIB Bank mobile application	2,08‰, min. HUF 547

<b>♦ Recording and modification of HUF standing order</b>	
In paper format, CIB 24	HUF 1 100 / order
Via an Electronic Service <sup>26</sup>	0

<b>2.6 FCY transfer, HUF transfer abroad, SEPA transfer</b>	
<b>♦ Bank-to-bank FCY transfer, HUF transfer abroad</b>	
In paper format, CIB 24	3,11‰, min. USD 50,16
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,84‰, min. USD 36,07
CIB Internet Bank, CIB Bank mobile application <sup>26</sup>	2,01‰, min. USD 32,88
<b>♦ Intra-bank FCY transfer</b>	
In paper format, CIB 24	1,21‰, min. USD 66,32
BT, CIB Business Terminal, INBIZ**, Swift MT101**	0,37‰
CIB Internet Bank, CIB Bank mobile application <sup>26</sup>	0,81‰

<b>♦ SWIFT transfer charge (FCY, HUF transfer abroad)</b>	
In paper format, CIB24	USD 5,29 / SWIFT message
BT, CIB Business Terminal, INBIZ**, Swift MT101**	USD 5,29 / SWIFT message
CIB Internet Bank, CIB Bank mobile application <sup>26</sup>	USD 5,29 / SWIFT message

26 Service is not yet available in CIB Bank mobile application. After the launch of CIB Bank mobile application the Bank will continuously introduce new services in the application till 31 December 2016. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message

**2) The „General List of Conditions for Business and Other Organisations and Sole Traders” will be amended as follows**

♦ <b>CIB Internet-based Electronic Services</b> (CIB Bank mobile application)	
Registration fee <sup>27</sup> (payable upon application for service)	HUF 3 301
Monthly fee	HUF 199

27 Until 31 December 2016 the registration fee of the CIB Bank mobile application is HUF 0.

**3) the „General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account Plus”, 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” condition lists will be modified as follows:**

<b>2.1 Forint transfer within Hungary</b>	
♦ <b>Bank-to-bank HUF transfer via GIRO*</b>	
In paper format	1,96‰ min. HUF 591
CIB 24	1,63‰ min. HUF 472
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,41‰ min. HUF 296
CIB Internet Bank, mobilCIB, CIB Bank mobile application	1,41‰ min. HUF 296

♦ <b>Intra-bank HUF transfer*</b>	
In paper format	0,85‰, min. HUF 576
CIB 24	0,53‰, min. HUF 461
BT, CIB Business Terminal, INBIZ**	0
CIB Internet Bank, mobilCIB, CIB Bank mobile application	0,53‰, min. HUF 172

♦ <b>Recording and modification of HUF standing order</b>	
In paper format, CIB 24	HUF 1100 / order
Via an Electronic Service <sup>26</sup>	0

<b>2.6 FCY transfer, HUF transfer abroad, SEPA transfer</b>	
♦ <b>Bank-to-bank FCY transfer, HUF transfer abroad*</b>	
In paper format, CIB 24	2,11‰, min. USD 21,14

BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,22‰, min. USD 21,14
CIB Internet Bank, CIB Bank mobile application <sup>26</sup>	1,22‰, min. USD 21,14
<b>♦ Intra-bank FCY transfer*</b>	
In paper format, CIB 24	1,06‰, min. USD 21,14
BT, CIB Business Terminal, INBIZ**, Swift MT101**	0
CIB Internet Bank, CIB Bank mobile application <sup>26</sup>	0

<b>♦ SWIFT transfer charge (FCY, HUF transfer abroad)</b>	
In paper format, CIB24	USD 5,29 / SWIFT message
BT, CIB Business Terminal, INBIZ**, Swift MT101**	USD 5,29 / SWIFT message
CIB Internet Bank, CIB Bank mobile application <sup>26</sup>	USD 5,29 / SWIFT message

<sup>26</sup> Service is not yet available in CIB Bank mobile application. After the launch of CIB Bank mobile application the Bank will continuously introduce new services in the application till 31 December 2016. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message

**4) the „General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account Plus”, 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” condition lists will be amended as follows:**

<b>♦ CIB Internet-based Electronic Services (CIB Bank mobile application)</b>	
Registration fee <sup>27</sup> (payable upon application for service)	HUF 3 301
Monthly fee	HUF 199 (Special offer: HUF 0 until 31.12.2016)

<sup>27</sup> Until 31 December 2016 the registration fee of the CIB Bank mobile application is HUF 0.

**5) The “List of Conditions for Business and Other Associations CIB Electronic Business Account keeping package” is modified as follows:**

<b>♦ Interbank HUF transfer via VIBER</b>	
Paper-based service, via Electronic Service <sup>2</sup>	0,62%, min. 12 656 HUF, max. 116 376 HUF

<b>♦ Recording and modification of HUF standing order</b>	
<b>Registration, modification</b>	
Paper-based service, CIB 24	550 HUF /order
Via Electronic Service <sup>3</sup>	0

<b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>	
<b>♦ International interbank FX transfer, HUF transfer</b>	
Paper-based service, CIB 24	2,81 ‰ min. 31,16 USD
Via Electronic Service <sup>3</sup>	2,86‰, min. 16,49 USD
<b>♦ FX transfer between bank accounts kept by CIB</b>	
Paper-based service, CIB 24	2,41‰, min. 15,30 USD
Via Electronic Service <sup>3</sup>	33,13 USD
<b>♦ FCY transfer between client's own accounts kept at the Bank</b>	
	0

2 Service is not available in CIB Bank mobile application.

3 Service is not yet available in CIB Bank mobile application. After the launch of CIB Bank mobile application the Bank will continuously introduce new services in the application till 31 December 2016. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**6) The “List of Conditions for Business and Other Associations CIB Electronic Business Account Plus keeping package” condition lists will be modified as follows:**

<b>♦ Interbank HUF transfer via VIBER*</b>	
Paper-based service, via Electronic Service <sup>4</sup>	0,53% min. HUF 11 003 max. HUF 110 034

<b>♦ Recording and modification of HUF standing order</b>	
Paper-based service, CIB 24	550 HUF / order
Via Electronic Service <sup>5</sup>	0

<b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>	
<b>♦ International interbank FX transfer, HUF transfer*</b>	
Paper-based service, CIB 24	2,11‰, min. 15,86 USD
Via Electronic Service <sup>5</sup>	1,59‰, min. 10,57 USD
<b>♦ FX transfer between bank accounts kept by CIB *</b>	
Paper-based service, CIB 24	1,69‰, min. 10,57 USD
Via Electronic Service <sup>5</sup>	5,29 USD
<b>♦ SWIHUF cost of the transfer (International FX, HUF transfer)</b>	
Paper-based service, CIB 24	5,29 USD / SWIHUF message
Via Electronic Service <sup>5</sup>	5,29 USD / SWIHUF message

4 Service is not available in CIB Bank mobile application.

5 Service is not yet available in CIB Bank mobile application. After the launch of CIB Bank mobile application the Bank will continuously introduce new services in the application till 31 December 2016. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

**7) The „List of Conditions for Business and Other Associations CIB Premium Account keeping package” condition lists will be modified as follows:**

<b>DOMESTIC HUF TRANSFERS</b>	
<b>• Interbank HUF transfer via GIRO</b>	
Paper-based service	2,65 ‰, min. 1032 HUF, max. 173 582 HUF
CIB 24	4,74‰, min. 830 HUF, max. 173 582 HUF
BT, CIB Business Terminal, INBIZ**, Swift MT101**	2,66‰, min. 370 HUF, max. 117 543 HUF
CIB Internet Bank, mobilCIB, CIB Bank mobile application	2,77‰, min. 383 HUF, max. 117 543 HUF
<b>• HUF transfer between bank accounts kept by CIB</b>	
Paper-based service	1,22 ‰, min. 1 032 HUF, max. 169 437 HUF
CIB 24	3,64‰, min. 830 HUF, max. 169 437 HUF
BT, CIB Business Terminal, INBIZ**	1,70 ‰
CIB Internet Bank, mobilCIB, CIB Bank mobile application	1,31 ‰
<b>• Recording and modification of HUF standing order</b>	
Paper-based service, CIB 24	550 HUF /order
CIB Internet Bank, CIB Bank mobile application <sup>2</sup>	0
<b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>	
<b>• International interbank FX transfer, HUF transfer</b>	
Paper-based service, CIB 24	2,52‰, min. 37,28 USD, max. 776,34 USD
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,87‰, min. 32,85 USD, max. 526,34 USD
CIB Internet Bank, CIB Bank mobile application <sup>2</sup>	1,73‰, min. 32,82 USD, max. 526,34 USD
<b>• FX transfer between bank accounts kept by CIB</b>	
Paper-based service, CIB 24	4,17‰, min. 30,80 USD, max. 776,15 USD
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,46‰
CIB Internet Bank, CIB Bank mobile application <sup>2</sup>	0,97‰
<b>• SWIHUF cost of the transfer (International FX, HUF transfer)</b>	
Paper-based service, CIB 24	5,29 USD /SWIHUF message
BT, CIB Business Terminal, INBIZ**, Swift MT101**	5,29 USD /SWIHUF message
CIB Internet Bank, CIB Bank mobile application <sup>2</sup>	5,29 USD /SWIHUF message

<sup>2</sup> Service is not yet available in CIB Bank mobile application. After the launch of CIB Bank mobile application the Bank will continuously introduce new services in the application till 31 December 2016. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

8) The „List of Conditions for Business and Other Associations CIB Premium Account Plus keeping package” condition lists will be modified as follows:

<b>DOMESTIC HUF TRANSFERS</b>	
<b>• Interbank HUF transfer via GIRO*</b>	
Paper-based service	1,96 ‰, min. 591 HUF, max. 177 134 HUF
CIB 24	1,63‰, min. 472 HUF, max. 177 134 HUF
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,09‰ min. 178 HUF, max. 117 901 HUF
CIB Internet Bank, mobilCIB, CIB Bank mobile application	1,09‰ min. 178 HUF, max. 117 901 HUF

<b>• HUF transfer between bank accounts kept by CIB*</b>	
Paper-based service	0,85‰, min. 576 HUF, max. 172 753 HUF
CIB 24	0,53‰, min. 461 HUF max. 172 753HUF
BT, CIB Business Terminal, INBIZ**,	0
CIB Internet Bank, mobilCIB, CIB Bank mobile application	0
<b>• Recording and modification of HUF standing order</b>	
Paper-based service, CIB 24	550 HUF /order
CIB Internet Bank, CIB Bank mobile application <sup>3</sup>	0

<sup>3</sup>Service is not yet available in CIB Bank mobile application. After the launch of CIB Bank mobile application the Bank will continuously introduce new services in the application till 31 December 2016. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message

9) The “List of Conditions for Business and Other Associations CIB Business Account keeping package” condition list will be modified as follows:

<b>DOMESTIC HUF TRANSFERS</b>	
<b>• Interbank HUF transfer via GIRO</b>	
Paper-based service	3,60‰, min. 827 HUF
CIB 24	4,19‰, min. 729 HUF
Via Electronic Service	3,87‰, min 397 HUF
<b>• HUF transfer between bank accounts kept by CIB</b>	
Paper-based service	2,74‰, min. 827 HUF
CIB 24	1,72‰, min. 729 HUF
Via Electronic Service	3,27‰, min. 397 HUF
<b>• Recording and modification of HUF standing order registration, modification</b>	
Paper-based service, CIB 24	550 HUF /order
Via Electronic Service <sup>3</sup>	0
<b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>	
<b>• International interbank FX transfer, HUF transfer</b>	
Paper-based service, CIB 24	2,83‰, min. 39,21 USD
Via Electronic Service <sup>3</sup>	3,01‰, min. 16,70 USD
<b>• FX transfer between bank accounts kept by CIB</b>	
Paper-based service, CIB 24	1,60‰, min. 20,10 USD
Via Electronic Service <sup>3</sup>	114,35 USD
<b>• SWIHUF cost of the transfer (International FX, HUF transfer)</b>	
Paper-based service, CIB 24	5,29 USD /SWIHUF message
Via Electronic Service <sup>3</sup>	5,29 USD

<sup>3</sup>Service is not yet available in CIB Bank mobile application. After the launch of CIB Bank mobile application the Bank will continuously introduce new services in the application till 31 December 2016. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

10) The “List of Conditions for Non-Resident Business Organisations” condition list will be modified as follows:

1.1. HUF DOMESTIC TRANSFER	
<b>♦ Bank-to-bank GIRO transfer</b>	
In paper format	4,23‰, min. HUF 335
CIB Internet Bank, CIB WAP Bank/mobilCIB, INBIZ**, SwiHUF MT101**, CIB Bank mobile application	2.94‰, min. HUF 317
<b>♦ Intrabank HUF transfer</b>	
In paper format	2.25‰, min. HUF 335
CIB Internet Bank, CIB WAP Bank/mobilCIB, INBIZ**, CIB Bank mobile application	2.23‰ min HUF 317
1.2. FX TRANSFER, HUF TRANSFER ABROAD <sup>2</sup>	
<b>♦ Bank-to-bank FX transfer (includes SWIHUF charge)</b>	
In paper format	2.38‰, min. USD 42,28
CIB Internet Bank, SoHUFBT, INBIZ**, SwiHUF MT101**, CIB Bank mobile application <sup>iii</sup>	2.59‰, min. USD 30,03

<sup>iii</sup> Service is not yet available in CIB Bank mobile application. After the launch of CIB Bank mobile application the Bank will continuously introduce new services in the application till 31 December 2016. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message

11) The “List of Conditions for Non-Resident Business Organisations” condition list will be amended as follows:

<b>♦ CIB Internet-based Electronic Services (CIB Bank mobile application)</b>	
Registration fee <sup>iv</sup> (payable upon application for service)	HUF 3 301
Monthly fee	HUF 199

<sup>iv</sup> Until 31 December 2016 the registration fee of the CIB Bank mobile application is HUF 0.

12) The “Acceptance and Execution of Orders” (Banking Timetable)” will be modified as follows

	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
<b>one-off HUF transfer order</b>	<b>bank-to-bank transfer via GIRO</b>		<b>intra-bank transfer and transfer between ownaccounts</b>	
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)	On Bank Working Days by 15.00 hours	T Bank Working Day	Bank branch opening hours on Bank Working Day	T Bank Working Day
CIB Internet Bank, BT (automatic), mobilCIB, CIB24, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application	until 16.30 hours on Bank Working Days	T Bank Working Day	Continuous	Immediate
<b>value dated and standing HUF transfer order</b>	<b>bank-to-bank transfer via GIRO</b>		<b>intra-bank transfer and transfer between own accounts</b>	
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)	In accordance with the branch opening hours on the Bank Working Day prior to the value date	Value date	In accordance with the branch opening hours on the Bank Working Day prior to the value date	Value date
CIB Internet Bank, CIB24, BT, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application	Day prior to value date, by midnight	Value date	Day prior to value date, by midnight	Value date

one-off FCY transfer order	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
<b>transfer order in EUR</b>				
<b>without conversion</b>				
on a paper basis, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order	On Bank Working Days by 16.00 hours	T+1 Bank Working Day	On Bank Working Days by 16.00 hours	T Bank Working Day
CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application*****	On Bank Working Days by 16.00 hours	T+1 Bank Working Day	Continuous	Immediate
<b>in the case of orders involving conversion</b>	On Bank Working Days by 16.00 hours	T+1 Bank Working Day	On Bank Working Days by 16.00 hours	T Bank Working Day
***** in case of CIB Bank mobile application the transfer is available between own accounts				
<b>transfer in a currency other than EUR or HUF</b>	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
<b>without conversion</b>				
on a paper basis, BT order, with fax confirmation SWIFT MT101 order	On Bank Working Days by 16.00 hours	T+2 Bank Working Days	On Bank Working Days by 16.00 hours	T Bank Working Day
CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application*****	On Bank Working Days by 16.00 hours	T+2 Bank Working Days	Continuous	Immediate
<b>in the case of orders involving conversion</b>	On Bank Working Days by 16.00 hours	T+2 Bank Working Days	On Bank Working Days by 16.00 hours	T Bank Working Day
***** in case of CIB Bank mobile application the transfer is available between own accounts				

CLOSING TIME OF THE BANK WORKING DAY (orders submitted by the Client)	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, BT, mobilCIB, CIB24, SWIFT, INBIZ, CIB Bank mobile application	2nd hour following the time specified in "Submission of orders for same (T) day processing"

13) The "Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days" will be modified as follows

	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
<b>one-off HUF transfer order</b>	<b>bank-to-bank transfer via GIRO</b>		<b>intra-bank transfer and transfer between ownaccounts</b>	
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)	On Bank Working Days by 11.00 hours	T Bank Working Day	Bank branch opening hours on Bank Working Day	T Bank Working Day
CIB Internet Bank, BT (automatic), mobilCIB, CIB24, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application	until 13.00 hours on Bank Working Days	T Bank Working Day	Continuous	Immediate
<b>value dated and standing HUF transfer order</b>	<b>bank-to-bank transfer via GIRO</b>		<b>intra-bank transfer and transfer between own accounts</b>	
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)	In accordance with the branch opening hours on the Bank Working Day prior to the value date	Value date	In accordance with the branch opening hours on the Bank Working Day prior to the value date	Value date
CIB Internet Bank, CIB24, BT, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application	Day prior to value date, by midnight	Value date	Day prior to value date, by midnight	Value date

one-off FCY transfer order	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
<b>transfer order in EUR</b>				
<b>without conversion</b>				
on a paper basis, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order	On Bank Working Days by 15.00 hours	T+1 Bank Working Day	On Bank Working Days by 16.00 hours	T Bank Working Day
CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application	On Bank Working Days by 15.00 hours	T+1 Bank Working Day	Continuous	Immediate
<b>in the case of orders involving conversion</b>	On Bank Working Days by 15.00 hours	T+1 Bank Working Day	On Bank Working Days by 16.00 hours	T Bank Working Day
	**** in case of CIB Bank mobile application the transfer is available between own accounts			
<b>transfer in a currency other than EUR or HUF</b>	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
<b>without conversion</b>				
on a paper basis, BT order, with fax confirmation SWIFT MT101 order	On Bank Working Days by 15.00 hours	T+2 Bank Working Days	On Bank Working Days by 16.00 hours	T Bank Working Day
CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application	On Bank Working Days by 15.00 hours	T+2 Bank Working Days	Continuous	Immediate
<b>in the case of orders involving conversion</b>	On Bank Working Days by 15.00 hours	T+2 Bank Working Days	On Bank Working Days by 16.00 hours	T Bank Working Day
	***** in case of CIB Bank mobile application the transfer is available between own accounts			

CLOSING TIME OF THE BANK WORKING DAY (orders submitted by the Client)	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, BT, mobilCIB, CIB24, SWIFT, INBIZ, CIB Bank mobile application	2nd hour following the time specified in "Submission of orders for same (T) day processing"	

14) Additionally in the "Acceptance and Execution of Orders" and the "Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days" banking timetables were modified in the sections "WITHDRAWAL/ AMENDING OF ORDERS" and "WITHDRAWAL OF ORDERS", with some minor corrections regarding the CIB mobile application.

WITHDRAWAL/ AMENDING OF ORDERS	in Branch	via CIB24	CIB Internet Bank, CIB Bank mobile application	BT
	one-off bank-to-bank HUF transfer	Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank. Withdrawal of BT order with fax confirmation-type orders: until 15.00 hours. Amendment not possible.	Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted after the Cut-off Time: until midnight on the day before execution by the Bank. Amendment not possible.	-
bank-to-bank FCY transfer	Withdrawal and amendment of orders (except for amendment of currency, amount and number of account to be debited) by 15.00 hours on T Bank Working Day, but at the latest by the time of sending of the SWIFT message.		-	-
value dated HUF transfer order	Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours. Amendment not possible.	Withdrawal and amendment of orders is possible until midnight on the day before the value date.	Withdrawal and amendment of orders is possible until midnight on the day before the value date.	Withdrawal of orders: until midnight on the day before the value date. Amendment not possible.

	regular (standing) HUF transfer order	Withdrawal and amendment of orders is possible up to the Bank Working Day before the due date, in accordance with branch opening hours.	Withdrawal and amendment of orders is possible until midnight on the Bank Working Day before the due date.	CIB Internet Bank: Withdrawal and amendment of orders is possible until midnight on the Bank Working Day before the due date; CIB Bank mobile application: not available, the amendment is not	-
	multiple transfer order	-	-	-	-
	value dated multiple transfer order	Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours. Amendment not possible.	-	-	-
	multiple collection (direct debit) order (launched by beneficiary)	Withdrawal of orders: on Bank Working Days, by 15.00 on the day of submission. Amendment not possible.	-	-	-
	blocking of direct debt order or authorisation of payment above the specified limit (by the paying party)	On the due day by 18.00 hours, on Bank Working Days in accordance with branch opening hours.	On the due day, by 18.00 hours.	CIB Internet Bank: On the due day, by 18.00 hours; CIB Bank mobile application: not available, the amendment is not	-
	value dated FCY transfer order	Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours. Amendment not possible.	-	-	Withdrawal of orders: until midnight on the day before the value date. Amendment not possible.
	postal payment cheque	Withdrawal of orders: by 8.30 hours on T Bank Working Day. Amendment not possible.	-	-	-
	<b>WITHDRAWAL OF ORDERS</b>				
<b>WITHDRAWAL OF ORDERS</b>	on a paper basis, CIB24	Within 30 Bank Working Days following the time of execution of the order by the Bank. Exception: postal payment cheques, in which case until the start of postal delivery.			
	BT, CIB Internet Bank, mobilCIB, SWIFT, INBIZ, CIB Bank mobile application	-			

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”*

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 List of Conditions can be found at [www.cib.hu](http://www.cib.hu) website or in any of CIB branches.

CIB Bank Zrt.

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