

Announcement

- „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”

effective from 1 April 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” will be amended as follows with effect from 1 April 2016:

I. 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” condition lists will be completed as follows:

Effective until 31 March 2016:

♦ Account management fee	Monthly HUF 12 732/ customer
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Effective from 1 April 2016:

♦ Account management fee	Monthly HUF 13 650/ customer
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II. 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” condition lists will be completed as follows:

Effective until 31 March 2016:

Account keeping fee	HUF 6 656 /month/client
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Effective from 1 April 2016:

Account keeping fee	HUF 7 136 /month/client
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III. 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” condition lists will be completed as follows:

Effective until 31 March 2016:

Account keeping fee	HUF 6 020 /month/client
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Effective from 1 April 2016:

Account keeping fee	HUF 6 454 /month/client
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IV. The “List of Conditions for Business and Other Associations CIB Business Account keeping package” condition list will be completed as follows:

Effective until 31 March 2016:

Account keeping fee	HUF 7 234 /month/client
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Effective from 1 April 2016:

Account keeping fee	HUF 7 756 /month/client
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V. The “List of Conditions for Non-Resident Business Organisations” condition list will be completed as follows:

Effective until 31 March 2016:

Account management fee (foreign currency accounts)	USD 21,69/month
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Effective from 1 April 2016:

Account management fee (foreign currency accounts)	USD 23,25/month
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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:

20.2.16 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;

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

20.1.4 an increase in the Bank's operating costs for reasons outside the Bank's sphere of interest (including, without limitation, the rent and operation/maintenance costs of the Bank's sale outlets and office premises, an increase in the commissions, costs and duties paid to external parties – including the Hungarian State – in relation to the sale/intermediation of specific products and services, etc.);

“the entry into effect or a change in any legal or administrative regulations, court decisions, provisions issued by the central bank, the supervisory authority or any other authority, or a change in the interpretation and application of such regulations, or the introduction of a new source of law resulting from EU statute which is to be applied in Hungary with binding effect and is expected to be adopted by Hungarian law, or any changes in such sources of law;

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.

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