

## **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 Non-Resident Business Organisations”**

**effective from 1<sup>st</sup> June, 2019**

I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the related provisions of the following points and the related endnotes of list of conditions entitled the „General List of Conditions for Business and Other Organisations and Sole Traders” will be amended from 1<sup>st</sup> June, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

2.9. Electronic banking services	
CIB Internet-based Electronic Services (CIB Bank mobile application)	
Registration fee <sup>20</sup> (payable upon application for service)	HUF 3 535
Monthly fee	HUF 212 / user

20 Until ~~30th June~~ 31st December, 2019 the registration fee of the CIB Bank mobile application is HUF 0.

2.5. Bank intermediation activity related to postal payments	
♦ <b>Cash disbursement order</b>	
In paper format <sup>i</sup>	0
Order sent via BT, CIB Business Terminal	7,63 ‰ + <u>Fee charged by the Post</u> <sup>26</sup>
In the case of order sent via CIB Internet Bank	7,38 ‰ + <u>Fee charged by the Post</u> <sup>26</sup>
♦ <b>Withdrawing (including recalling) / modifying</b>	HUF 1 178 / order + <u>Fee charged by the Post</u> <sup>26</sup>

<sup>26</sup> Fee charged by the Post:

1. Fee for the Cash disbursement order

1.1. In case of sending and forwarding by data transfer (TC81)

<u>Amount limits</u>	<u>Fee</u>
<u>Up to 20.000 HUF</u>	<u>465 HUF</u>
<u>Up to 40.000 HUF</u>	<u>640 HUF</u>
<u>Up to 60.000 HUF</u>	<u>780 HUF</u>
<u>Up to 100.000 HUF</u>	<u>1015 HUF</u>

Above 100.000 HUF 1015 HUF

and +790 HUF after every additional 100.000 HUF amount

3.6. Further / additional order of the Sender 760 HUF/ item

<b>2.15. CIB Health Guard insurance (HUF current account required)</b>		
Monthly premium for CIB Health Guard, Standard Basic Package	HUF 2 500 / insured person	<i><u>HUF 3 500 / insured person*</u></i>
Monthly premium for CIB Health Guard, Optimum Basic Package	HUF 5 500 / insured person	<i><u>HUF 7 500 / insured person*</u></i>
Monthly premium for CIB Health Guard, Premium Basic Package	HUF 11 500 / insured person	<i><u>HUF 14 500 / insured person*</u></i>
Monthly premium for Hope Plus Silver Additional Insurance Package	HUF 2 800 / insured person	<i><u>HUF 2 800 / insured person*</u></i>
Monthly premium for Hope Plus Gold Additional Insurance Package	HUF 8 500 / insured person	<i><u>HUF 8 500 / insured person*</u></i>

*\*The fee is applicable for contracts made from 1<sup>st</sup> June 2019.*

**II. The related provisions of the following points and the related endnotes of lists of conditions entitled the „General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account Plus” and “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” will be amended from 1<sup>st</sup> June, 2019 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):**

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

<b>2.9. CIB Internet-based Electronic Services</b>	
CIB Internet-based Electronic Services (CIB Bank mobile application)	
Registration fee <sup>20</sup> (payable upon application for service)	HUF 3535
Monthly fee	HUF 212 / user (Special offer: HUF 0 until <del>30<sup>th</sup> June</del> <u>31<sup>st</sup> December, 2019</u> )

<sup>20</sup> Until ~~30<sup>th</sup> June~~ 31<sup>st</sup> December, 2019 the registration fee of the CIB Bank mobile application is HUF 0.

<b>2.5. Bank intermediation activity related to postal payments</b>	
<b>♦ Cash disbursement order*</b>	
In paper format <sup>ii</sup>	0
Order sent via BT, CIB Business Terminal	1,13 % + <i><u>Fee charged by the Post<sup>26</sup></u></i>
In the case of order sent via CIB Internet Bank	0,84 % + <i><u>Fee charged by the Post<sup>26</sup></u></i>
<b>♦ Withdrawing (including recalling) / modifying</b>	HUF 1178 / order + <i><u>Fee charged by the Post<sup>26</sup></u></i>

26 Fee charged by the Post:

1. Fee for the Cash disbursement order

1.1. In case of sending and forwarding by data transfer

(TC81)

<u>Amount limits</u>	<u>Fee</u>
<u>Up to 20.000 HUF</u>	<u>465 HUF</u>
<u>Up to 40.000 HUF</u>	<u>640 HUF</u>
<u>Up to 60.000 HUF</u>	<u>780 HUF</u>
<u>Up to 100.000 HUF</u>	<u>1015 HUF</u>

Above 100.000 HUF 1015 HUF

and +790 HUF after every additional 100.000 HUF amount

3.6. Further / additional order of the Sender 760 HUF/ item

<b>2.15. CIB Health Guard insurance (HUF current account required)</b>		
Monthly premium for CIB Health Guard, Standard Basic Package	HUF 2 500 / insured person	<u>HUF 3 500 / insured person*</u>
Monthly premium for CIB Health Guard, Optimum Basic Package	HUF 5 500 / insured person	<u>HUF 7 500 / insured person*</u>
Monthly premium for CIB Health Guard, Premium Basic Package	HUF 11 500 / insured person	<u>HUF 14 500 / insured person*</u>
Monthly premium for Hope Plus Silver Additional Insurance Package	HUF 2 800 / insured person	<u>HUF 2 800 / insured person*</u>
Monthly premium for Hope Plus Gold Additional Insurance Package	HUF 8 500 / insured person	<u>HUF 8 500 / insured person*</u>

\*The fee is applicable for contracts made from 1<sup>st</sup> June 2019.

**III. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Non-Resident Business Organisations” will be amended from 1<sup>st</sup> June, 2019 as follows:**

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

<b>1.8. ELECTRONIC BANKING SERVICES</b>	
<b>♦ CIB Internet-based Electronic Services (CIB Bank mobile application)</b>	
Registration fee <sup>iv</sup> (payable upon application for service)	HUF 3535
Monthly fee	HUF 212 / user

<sup>iv</sup> Until ~~30th June~~ 31st December, 2019 the registration fee of the CIB Bank mobile application is HUF 0.

<b>1.10. CIB Health Guard insurance (HUF current account required)</b>		
Monthly premium for CIB Health Guard, Standard Basic Package	HUF 2 500 / insured person	<u>HUF 3 500 / insured person*</u>
Monthly premium for CIB Health Guard, Optimum Basic Package	HUF 5 500 / insured person	<u>HUF 7 500 / insured person*</u>
Monthly premium for CIB Health Guard, Premium Basic Package	HUF 11 500 / insured person	<u>HUF 14 500 / insured person*</u>
Monthly premium for Hope Plus Silver Additional Insurance Package	HUF 2 800 / insured person	<u>HUF 2 800 / insured person*</u>
Monthly premium for Hope Plus Gold Additional Insurance Package	HUF 8 500 / insured person	<u>HUF 8 500 / insured person*</u>

*\*The fee is applicable for contracts made from 1<sup>st</sup> June 2019.*

**IV. The related provisions of the following points and the related endnotes of list of conditions entitled the “List of Conditions for Business and Other Associations CIB Electronic Business Account keeping package” will be amended from 1<sup>st</sup> June, 2019 as follows:**

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

<b>BANK INTERMEDIATION OF POST-OFFICE PAYMENT TRANSACTION</b>	
<b>♦ Disbursement orders*</b>	
Paper-based service	0*
Orders sent via SBT, CIB Business Terminal	1,00 ‰, min. 117 HUF / month + <u>Fee charged by the Post<sup>6</sup></u>
Orders sent via CIB Internet Bank	0,84 ‰, min. 117 HUF / month+ <u>Fee charged by the Post<sup>6</sup></u>

\*The Bank does not provide paper-based postal payment services from 1 March 2012.

<sup>6</sup> Fee charged by the Post:

1. Fee for the Cash disbursement order

1.1. In case of sending and forwarding by data transfer (TC81)

<u>Amount limits</u>	<u>Fee</u>
<u>Up to 20.000 HUF</u>	<u>465 HUF</u>
<u>Up to 40.000 HUF</u>	<u>640 HUF</u>
<u>Up to 60.000 HUF</u>	<u>780 HUF</u>
<u>Up to 100.000 HUF</u>	<u>1015 HUF</u>

Above 100.000 HUF 1015 HUF

and +790 HUF after every additional 100.000 HUF amount

3.6. Further / additional order of the Sender 760 HUF/ item

**V. The related provisions of the following points and the related endnotes of list of conditions entitled the "List of Conditions for Business and Other Associations CIB Electronic Business Account Plus keeping package" will be amended from 1<sup>st</sup> June, 2019 as follows:**

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

<b>BANK INTERMEDIATION OF POST-OFFICE PAYMENT TRANSACTION</b>	
<b>♦ Disbursement orders*</b>	
Paper-based service	0*
Orders sent via SBT, CIB Business Terminal	1,00 ‰, min. 117 HUF / month + <u>Fee charged by the Post<sup>6</sup></u>
Orders sent via CIB Internet Bank	0,84 ‰, min. 117 HUF / month+ <u>Fee charged by the Post<sup>6</sup></u>

\*The Bank does not provide paper-based postal payment services from 1 March 2012.

<sup>6</sup> Fee charged by the Post:

1. Fee for the Cash disbursement order

1.1. In case of sending and forwarding by data transfer (TC81)

<u>Amount limits</u>	<u>Fee</u>
<u>Up to 20.000 HUF</u>	<u>465 HUF</u>
<u>Up to 40.000 HUF</u>	<u>640 HUF</u>
<u>Up to 60.000 HUF</u>	<u>780 HUF</u>
<u>Up to 100.000 HUF</u>	<u>1015 HUF</u>

Above 100.000 HUF 1015 HUF

and +790 HUF after every additional 100.000 HUF amount

3.6. Further / additional order of the Sender 760 HUF/ item

In case of Customers related to the Bank's General Corporate Business Regulations, the reasons for the amendment of the Lists of Conditions indicated above are the following:

Amendment of special offer related to registration fee and monthly fee of CIB Bank mobile application according to section 20.2.24. of Bank's General Corporate Business Regulations:  
*20.2.24. a change in the business policy objectives of the Bank*

In case of Customers related to the Bank's General Retail Business Regulations for Consumers and Sole Traders (hereinafter: GRBR), the reasons for the amendment of the Lists of Conditions indicated above are the following 20.1.4. section of GRBR:

In case of amendment of special offer related to registration fee and monthly fee of CIB Bank mobile application:

- *a change in the business policy objectives of the Bank,*

The fee change related to CIB Health Guard insurance does not affect existing contracts, the new fee is only applicable for contracts made from 01.06.2019.

Displaying the Fee charged by the Post related to the Cash disbursement orders is due to a technical modification.

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 and the Banking Timetables can be found at [www.cib.hu](http://www.cib.hu) website or in any of CIB branches.

**Date of publication (display in branches): 31<sup>st</sup> May, 2019**

**CIB Bank Ltd.**

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i The Bank has not provided the service since 1 March 2012.

ii The Bank has not provided the service since 1 March 2012.