

Notice

on the amendment of the General List of Conditions for Business and Other Organisations and Sole Traders
General Terms and Conditions of the CIB Business Account Management Package for Business and other Organisations
General Terms and Conditions of the Electronic CIB Business Account Management Package for Business and other Organisations
General Terms and Conditions of the CIB Pharma&Dental Electronic Business Account Management Package for pharmacies and dental surgeons operating as incorporated business entities
General Terms and Conditions of the CIB Premium Account Management Package for Business and other Organisations
General Terms and Conditions for Non-Resident Corporate Customers

effective from 15 October 2012

I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby notifies its Clients that, with effect from 15 October 2012, the Bank's General List of Conditions for Business and Other Organisations and Sole Traders, with respect to the sections of Chapter 2, Bank Account Management and Payment Services below, is being amended:

2.1. Domestic HUF transfers	
♦ Withdrawing (including recalling) / modifying bank-to-bank GIRO orders	HUF 1067 / order
2.5. Bank brokerage activity in relation to postal payment services	
♦ Postal payment cheques	
♦ Withdrawing (including recalling) / modifying	HUF 1041 / order
2.6. FCY TRANSFERS, HUF TRANSFERS TO ABROAD, SEPA TRANSFERS	
♦ Cancelling (requesting return of, that is, recalling) executed orders	USD 30

II. The Bank informs its customers that the General Terms and Conditions of the CIB Business Account Management Package for Business and other Organisations, and Sole Traders, Electronic CIB Business Account Management Package, CIB Pharma&Dental Electronic Business Account Management Package, CIB Pharma&Dental Electronic Business Account Management Package, and the CIB Premium Account Management Package is being amended as per the below:

DOMESTIC FORINT TRANSFERS	
♦ Withdrawing (including recalling) / modifying bank-to-bank GIRO orders	HUF 520 / order
FCY TRANSFERS, HUF TRANSFERS TO ABROAD	
♦ Cancelling (requesting return of, that is, recalling) executed orders	USD 25

III. The Bank informs its Customers that the General Terms and Conditions for Non-Resident Corporate Customers, with respect to Sections 1.2 and 1.11, is being amended as per the below:

1.2 FCY TRANSFERS, HUF TRANSFERS TO ABROAD	
♦ messaging in relation to completed orders	USD 25 or its forint equivalent/SWIFT message
♦ modification (including withdrawal) of pending orders	0.15%, minimum USD 25 or its forint equivalent/item
♦ cancelling (recalling) executed orders	0.15%, minimum USD 25 or its forint equivalent/item

1.11 FCY TRANSFERS, HUF TRANSFERS TO ABROAD	
♦ messaging in relation to executed orders	USD 25 or its forint equivalent/SWIFT message
♦ modification (including withdrawal) of pending orders	0.15%, minimum USD 25 or its forint equivalent/item
♦ cancelling (recalling) executed orders	0.15%, minimum USD 25 or its forint equivalent/item

IV. The Bank informs its Customers that the Acceptance and Execution of Orders (Banking Timetable) comprising an annex to the General List of Conditions for Business and Other Organisations and Sole Traders, with respect to the emphasised, that is, underlined parts, is being amended from 15 October 2012 as per the below:

Annex 1 to the General List of Conditions for Business and Other Organisations and Sole Traders				
ACCEPTANCE AND EXECUTION OF ORDERS (BANKING TIMETABLE)				
Effective: from 15 October 2012				
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
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) <u>SWIFT MT 101 order (not automatic)</u>	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 Business Terminal, CIB Internet Bank, BT (automatic), mobilCIB, CIB24, <u>SWIFT MT 101 order (automatic)</u>	until 15.45 hours on Bank Working Days	T Bank Working Day	Continuous	Immediate
HUF transfer order launched from FCY account (one-off)	bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts	
on a paper basis, BT, CIB Business Terminal, CIB Internet Bank, SWIFT MT 101 order (not automatic)	On Bank Working Days by 15.00 hours	T Bank Working Day	--	--
HUF transfer order launched from FCY account (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) <u>SWIFT MT 101 order (not automatic)</u>	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, CIB Business Terminal, <u>SWIFT MT101 order (automatic)</u>	Day prior to value date, by midnight	Value date	Day prior to value date, by midnight	Value date
FCY transfer order (clean)	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
transfer order in EUR				

without conversion				
on a paper basis, Business Terminal (BT) order with fax confirmation, <u>SWIFT MT101 order</u>	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
transfer in a currency other than EUR or HUF	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
without conversion				
on a paper basis, Business Terminal (BT) order with fax confirmation, <u>SWIFT MT101 order</u>	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
WITHDRAWING / AMENDING ORDERS				
In the case of intra-bank orders, the orders – once they have been accepted – cannot be withdrawn or amended.				
	In Branch	via CIB24	CIB Internet Bank	BT
bank-to-bank HUF transfer	<u>Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn.</u> <u>Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank.</u> <u>Withdrawal of BT order with fax confirmation-type orders: until 15:00 hours.</u> <u>Amendment not possible.</u>	<u>Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn.</u> <u>Withdrawal of orders submitted after the Cut-off Time: until midnight on the day before execution by the Bank.</u> <u>Amendment not possible.</u>	-	<u>Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn.</u> <u>Withdrawal of orders submitted after the Cut-off Time: up to the time of execution by the Bank.</u> <u>Amendment not possible.</u>
multiple transfer order	-	-	-	-
value dated HUF transfer order	<u>Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours.</u> <u>Amendment not possible.</u>	<u>Withdrawal and amendment of orders is possible until midnight on the day before the value date.</u>	<u>Withdrawal and amendment of orders is possible until midnight on the day before the value date.</u>	<u>Withdrawal of orders: until midnight on the day before the value date.</u> <u>Amendment not possible.</u>
value dated multiple transfer order	<u>Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours.</u> <u>Amendment not possible.</u>	=	-	-
regular (standing) HUF transfer order	<u>Withdrawal and amendment of orders is possible up to the Bank Working Day</u>	<u>Withdrawal and amendment of orders is possible until midnight on the Bank Working</u>	<u>Withdrawal and amendment of orders is possible until midnight on the Bank</u>	-

	<u>before the due date, in accordance with branch opening hours.</u>	<u>Day before the due date.</u>	<u>Working Day before the due date.</u>	
multiple collection (direct debit) order (launched by beneficiary)	<u>Withdrawal of orders: on Bank Working Days, by 15:00 on the day of submission. Amendment not possible.</u>	-	-	-
blocking of direct debt order or authorisation of payment above the specified limit (by the paying party)	<u>On the due day by 18.00 hours, on Bank Working Days in accordance with branch opening hours.</u>	<u>On the due day, by 18.00 hours.</u>	<u>On the due day, by 18.00 hours.</u>	-
postal payment cheque	<u>Withdrawal of orders: by 8.30 hours on T Bank Working Day. Amendment not possible.</u>	-	-	-
bank-to-bank FCY transfer	<u>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.</u>		-	-
WITHDRAWAL OF ORDERS				
<u>on a paper basis, CIB24</u>	<u>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.</u>			
<u>BT, CIB Business Terminal, CIB Internet Bank, mobilCIB</u>	-			
<u>The Bank performs the tasks that it is obliged to carry out in respect of a change in the person entitled to dispose over the Client's bank account and/or to sign on behalf of the Client exclusively on Bank Working Days, provided that the Client reports the change during the opening hours of the branch, but at the latest by 18.00 hours, otherwise the Bank shall perform the tasks that it is obliged to carry out on the next Bank Working Day.</u>				

The Bank informs its Customers that the Acceptance and execution of orders (banking timetable) weekend banking timetable for branches that are also open at weekends comprising an annex to the

General List of Conditions for Business and Other Organisations and Sole Traders, with respect to the emphasised, that is, underlined parts, is being amended from **15 October 2012** as per the below:

Annex 1 to the General List of Conditions for Business and Other Organisations and Sole Traders				
ACCEPTANCE AND EXECUTION OF ORDERS (BANKING TIMETABLE)				
WEEKEND BANKING TIMETABLE FOR BRANCHES THAT ARE ALSO OPEN AT WEEKENDS				
Effective: from 15 October 2012				
WITHDRAWING / <u>AMENDING</u> ORDERS				
In the case of intra-bank orders, the orders – once they have been accepted – cannot be withdrawn or amended.				
	In Branch	via CIB24	CIB Internet Bank	BT
bank-to-bank HUF transfer	<u>Orders submitted on the last Bank Working Day before the weekend prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted on the last Bank Working Day before the weekend after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank. Amendment not possible.</u>	<u>Orders submitted on the last Bank Working Day before the weekend prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted on the last Bank Working Day before the weekend after the Cut-off Time: until midnight on the day before execution by the Bank. Amendment not possible.</u>	-	<u>Orders submitted on the last Bank Working Day before the weekend prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn. Withdrawal of orders submitted on the last Bank Working Day before the weekend after the Cut-off Time: until the time of execution by the Bank. Amendment not possible.</u>
multiple transfer order	-	-	-	-
value dated HUF transfer order	<u>Withdrawal of orders: in accordance with branch opening hours. Amendment not possible.</u>	<u>Withdrawal and amendment of orders is possible until midnight on the day before the value date.</u>	<u>Withdrawal and amendment of orders is possible until midnight on the day before the value date.</u>	<u>Withdrawal of orders: until midnight on the day before the value date. Amendment not possible.</u>
value dated multiple transfer order	<u>Withdrawal of orders: in accordance with branch opening hours. Amendment not possible.</u>	-	-	-
regular (standing) HUF transfer order	<u>Withdrawal and amendment of orders is possible before the due date, in accordance with branch opening</u>	<u>Withdrawal and amendment of orders is possible until midnight on the day before the due date.</u>	<u>Withdrawal and amendment of orders is possible until midnight on the day before the due date.</u>	-

	<u>hours.</u>			
multiple collection (direct debit) order (launched by beneficiary)	-	-	-	-
blocking of direct debit order <u>or authorisation of payment above the specified limit</u> (by the paying party)	<u>In accordance with the weekend branch opening hours, if the collection has not yet been executed.</u>	<u>If the collection has not yet been executed.</u>	<u>If the collection has not yet been executed.</u>	-
postal payment cheque	<u>Withdrawal of order: in accordance with weekend branch opening hours (Time of execution of the withdrawal: next Bank Working Day) Amendment not possible.</u>	-	-	-
bank-to-bank FCY transfer	<u>Orders submitted on the last Bank Working Day before the weekend prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn or amended. Withdrawal and amendment of orders (except for amendment of currency, amount and number of account to be debited) in the case of orders submitted on the last Bank Working Day before the weekend after the Cut-off Time possible in accordance with weekend branch opening hours. (Execution: next Bank Working Day, but at the latest, the time of sending the SWIFT message.)</u>		-	-
WITHDRAWAL OF ORDERS				
on a paper basis, CIB24	<u>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.</u>			
<u>BT, CIB Business Terminal, CIB Internet Bank, mobilCIB</u>	:			
<u>The Bank performs the tasks that it is obliged to carry out in respect of a change in the person entitled to dispose over the Client's bank account and/or to sign on behalf of the Client exclusively on Bank Working Days, provided that the Client reports the change during the opening hours of the branch, but at the latest by 18.00 hours, otherwise the Bank shall perform the tasks that it is obliged to carry out on the next Bank Working Day.</u>				

CIB Bank Zrt.

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