

**Announcement
ANNEX 3
INFORMATION RELATED TO OUTSOURCING**

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; co. reg. no.: 01-10-041004) (hereinafter: Bank) herewith notifies its Clients that Annex 3 of the Bank's General Corporate Business Regulations (Information related to outsourcing) will, with effect from 3 March 2017, be amended as follows.

The Bank herewith informs its Clients that it has, in the context of outsourcing, commissioned Selecta CEE s.r.o. with the development, printing, enveloping and posting of letters for Clients, Díjbeszedő Informatikai Kft. with the management of the DigiTar system, Gfk Eurikso s.r.l. with the conducting of consumer research, Appello Kft., Aquis Informatika Zrt., Digitális Banki Rendszerek Kft., DORSUM ZrtW.Up Kft., TCT Hungary Kft., Loxon Solutions Kft., NorMen Kft., Patsys Kft., Pont Rendszerház Kft., Intesa Sanpaolo Group Services S.C.P.A. and PCS-System Kft. with the maintenance of its IT systems, INTESA SANPAOLO CARD d.o.o. with the support of the bank card activity, INTESA SANPAOLO CARD Payment Card Processing and Development Ltd. with the processing and settlement of transactions conducted via POS terminals, AUSTRIACARD Gesellschaft m.b.H. with bank card and credit card support activity, e-Jogsegéd Kft. with the IT support of electronic payment-demand procedures, Iron Mountain Kft. with digital archive management and document digitalisation services, COMSOFT Bt. with the operation of BT software, LIB Kft. with the supporting and upgrade of the IT system, Prognax Kft. with the supporting of the contract registration and posting system, Innodox Technologies Zrt. with print imaging software (system) support activity, HostLogic Zrt. with the operation of the SAP Base module, Crespo Car Kft. with the transporting of customer letters and other documents, T-Systems Magyarország Zrt. with the testing of IT systems and the integrated launch and support of the AIRB capital requirement calculation approach, and the conduct of data-cleaning and data-quality management services, Ogilvy Group Zrt. with the creation of sending-administrator modules, the design of eDM letter templates, programming, creation of an address-list importer, assuring personalisation, editing, creation of a statistics export and import log, scheduled posting, provision of related reports, and the managing, testing and operation of blacklists, Budateher Kft. with transportation, moving, assembly and loading/unloading activities, Evoline Professional Services Kft. with the provision of CRM testing and analysis tasks, EU-Diákok Iskolaszövetkezet with data processing, web-hosting services, photocopying and other office services, providing information by phone, complex administrative services, computer programming, advertising agency activity, leaflet distribution, personnel recruitment and recruitment-agency services, personnel administrative services, Microsoft Ireland Operations Limited with the supply of Microsoft products, the provision of user-based licences and cloud-based services, Privredna Banka Zagreb dioničko društvo with the development and installation of IT systems, and from 1 February 2016, Privredna Banka Zagreb with the launch and operation of the group mobile banking application and of the internet banking system, BCS Business Consulting Services Kft. with the provision of consultancy services and with the testing and support of the Big Financial Data project, Prometeia S.p.a with the supporting of ECA system operation, Armundia Group Services S.c.p.A with the provision of consultancy services, EMIB Tanácsadó Kft. with the provision of AS400-related services, INTER-COMPUTER-INFORMATIKA Számítástechnikai és Kereskedelmi Zrt. and Pont Systems Informatikai és Tanácsadó Zrt. with the supporting of IT systems, and M.C. DIRECT Kereskedelmi Kft. with the production, postal preparation and posting of personalised DM letters and envelopes, Getronics Magyarország Kft. with system management tasks, IBM Magyarországi Kft. with the performance of infrastructure services, INTERFACE Számítástechnikai Kft. with the support of operations related to the factoring system, CRIF Decision Solution S.p.A with the maintenance and support of IT systems, BSCE Tanácsadó és Informatikai Kft. with the performance of documentation activity and software development activity, TNS Italia Srl. and Balkan British Social Surveys with market research services.

Date of amendment: 3 March 2017

CIB Bank Zrt.

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