

**ACCEPTANCE AND EXECUTION OF ORDERS
(BANKING TIMETABLE)**

Valid from 29th July 2020

ORDERS SUBMITTED BY THE CLIENT (OUTGOING)

	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	
HUF	one-off HUF transfer order		bank-to-bank transfer via GIRO		
	on a paper basis, Electronic Signature Pad, 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
	CIB Internet Bank, BT (automatic), CIB24, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application, CIB Bank Online, CIB Business Online		until 16.30 hours on Bank Working Days	T Bank Working Day	Continuous
	CIB TPP channel		until 16.30 hours on Bank Working Days	T Bank Working Day	Continuous
	one-off HUF transfer order to FCY account		bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts
	on a paper basis, Electronic Signature Pad, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax) SWIFT MT 101 order (not automatic)		-	-	Bank Working day until 16:00
	CIB Internet Bank, BT (automatic), CIB24, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application, CIB Bank Online, CIB Business Online		-	-	Bank Working day until 16:00
	CIB TPP channel		-	-	Bank Working day until 16:00
	one-off instant HUF transfer order		bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts
	CIB Internet Bank, BT, CIB Bank mobile application, CIB Bank Online, INBIZ, CIB Business Online,		Continuous	Immediate	Continuous
	CIB TPP channel		Continuous	Immediate	Continuous
	one-off HUF transfer order launched from FCY account		bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts
	on a paper basis, Electronic Signature Pad, BT, CIB Internet Bank, SWIFT MT101 order (non-automatic), INBIZ, CIB Business Online		On Bank Working Days by 16.00 hours	T Bank Working Day	-
	CIB TPP channel		On Bank Working Days by 16.00 hours	T Bank Working Day	-
	value dated and standing HUF transfer order		bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts
	on a paper basis, Electronic Signature Pad, 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
	CIB Internet Bank, CIB24, BT, SWIFT MT101 order (automatic), INBIZ, CIB Bank mobile application, CIB Bank Online, CIB Business Online		Day prior to value date, by midnight	Value date	Day prior to value date, by midnight
	CIB TPP channel		Day prior to value date, by midnight	Value date	Day prior to value date, by midnight
	HUF transfer orders via RTGS system		bank-to-bank transfer		intra-bank transfer and transfer between own accounts
	on a paper basis, BT order with fax confirmation, SWIFT MT 101		On Bank Working Days by 16.00	T Bank Working Day (within 2 hours)	-
	BT (automatic), INBIZ, CIB Business Online		On Bank Working Days from 8.00-16.00	T Bank Working Day (within 2 hours)	-
	CIB TPP channel		On Bank Working Days from 8.00-16.00	T Bank Working Day (within 2 hours)	-
	multiple transfer order		bank-to-bank transfer		intra-bank transfer
	BT order with fax confirmation		On Bank Working Days by 15.00 hours	T Bank Working Day	Until 15.00 hours on Bank Working Days
	BT, INBIZ, CIB Business Online		until 16.30 hours on Bank Working Days	T Bank Working Day	On Bank Working Days, by midnight**
			**If a multiple transfer order batch contains at least 1 bank-to-bank item, it will be executed in accordance with the conditions applicable to bank-to-bank transfers (orders submitted after the Cut-off Time determined in "Acceptance of orders for same (T) day processing" will be rejected.)		
	value dated multiple transfer order		bank-to-bank transfer		intra-bank transfer
	BT, INBIZ, CIB Business Online		Day prior to value date, by midnight	Value date***	Day prior to value date, by midnight
			*** value date may only be a Bank Working Day		
	collection order, official transfer, order to transfer funds		bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts
on a paper basis, BT, CIB Business Online		On Bank Working Days by 15.00 hours	T+1 Bank Working Day	On Bank Working Days by 15.00 hours	
authorisation letter					
on a paper basis		On Bank Working Days by 15.00 hours	T Bank Working Day	On Bank Working Days by 15.00 hours	
multiple collection order (earliest value date: T+5!)		bank-to-bank transfer		intra-bank transfer	
BT, CIB Business Online		On Bank Working Days by 18.00 hours	value date + 1 Bank Working Day	On Bank Working Days by 18.00 hours	
one-off HUF transfer order abroad		bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, BT, CIB24, CIB Internet Bank, INBIZ, CIB Business Online		On Bank Working Days by 16.00 hours	T Bank Working Day	-	
CIB TPP channel		On Bank Working Days by 16.00 hours	T Bank Working Day	-	
value dated HUF transfer order abroad		bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
BT order, CIB Business Online		Day prior to value date, by midnight	Value date****	-	
BT order with fax confirmation		Day prior to value date, by midnight	Value date****	-	
CIB TPP channel		Day prior to value date, by midnight	Value date****	-	
		**** Value date may only be a Bank Working Day. In case of value dated HUF transfer order abroad, the value date indicates the day when processing starts, and the Expected time of execution of orders is in accordance with One-off HUF transfer order abroad.			
postal payment cheque		bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
BT, CIB Internet Bank, CIB Business Online		On Bank Working Days by 08.30 hours	T Bank Working Day + time of postal delivery*****	-	
		***** Magyar Posta Zrt executes orders within Budapest within 2 working days, and outside the capital within 3 working days			
FCY	one-off FCY (Foreign Currency) transfer order		bank-to-bank transfer		
	transfer order in EUR				
	without conversion				
on a paper basis, Electronic Signature Pad, 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	

CIB Internet Bank, BT (automatic), CIB24, INBIZ, CIB Bank mobile application, CIB Bank Online, CIB Business Online	On Bank Working Days by 16.00 hours	T+1 Bank Working Day	Continuous	Immediate
CIB TPP channel	On Bank Working Days by 16.00 hours	T+1 Bank Working Day	Continuous	Immediate
in the case of orders involving conversion	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 EEA currencies other than EUR or HUF within the EEA				
without conversion	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, Business Terminal (BT) order with fax confirmation, SWIFT MT101 order	On Bank Working Days by 15.00 hours	T+1 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, CIB Bank Online, CIB Business Online	On Bank Working Days by 15.00 hours	T+1 Bank Working Days	Continuous	Immediate
CIB TPP channel	On Bank Working Days by 15.00 hours	T+1 Bank Working Days	Continuous	Immediate
in the case of orders involving conversion	On Bank Working Days by 15.00 hours	T+1 Bank Working Days	On Bank Working Days by 16.00 hours	T Bank Working Day
transfer in EEA currencies other than EUR or HUF outside the EEA				
without conversion	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, Business Terminal (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, CIB Bank Online, CIB Business Online	On Bank Working Days by 16.00 hours	T+2 Bank Working Days	Continuous	Immediate
CIB TPP channel	On Bank Working Days by 16.00 hours	T+2 Bank Working Days	Continuous	Immediate
transfer in non-EEA currencies				
without conversion	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
on a paper basis, Electronic Signature Pad, Business Terminal (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, CIB Bank Online, CIB Business Online	On Bank Working Days by 16.00 hours	T+2 Bank Working Days	Continuous	Immediate
CIB TPP channel	On Bank Working Days by 16.00 hours	T+2 Bank Working Days	Continuous	Immediate
in the case of orders involving conversion	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
urgent FCY transfer order in a currency quoted by the Bank (T+1) (the expected time of execution is T+1 day in the case of a normal one-off transfer in EUR within and outside the EEA, and in EEA currencies other than HUF and EUR within the EEA, and thus these transfer orders do not count as an urgent transfer)				
without conversion	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
without conversion	On Bank Working Days by 15.00 hours	T+1 Bank Working Day	-	-
in the case of an order involving conversion	On Bank Working Days by 15.00 hours	T+1 Bank Working Day	-	-
urgent FCY transfer order (T) in case of orders involving conversion and without conversion	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
only in case of EUR transfer within EEA	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
SEPA transfer	On Bank Working Days by 12.30	T Bank Working Day	-	-
other EUR transfer within EEA (Target)	On Bank Working Days by 15.30	T Bank Working Day	-	-
only in USD, GBP, CAD an in case of transfer outside the EEA	On Bank Working Days by 14.00 hours	T Bank Working Day	-	-
value dated FCY transfer order	bank-to-bank transfer		intra-bank transfer and transfer between own accounts	
BT order, BT order with fax confirmation, CIB Business Online	Day prior to value date, by midnight	Value date*****	-	-
***** Value date may only be a Bank Working Day. In case of value dated HUF transfer order abroad, the value date indicates the day when processing starts, and the Expected time of execution of orders is in accordance with One-off HUF transfer order abroad.				
Dijnet invoice payment – CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	Dijnet invoice payment – CIB Internet Bank, CIB Bank mobile application, CIB Bank Online			
	Continuous	Immediate	-	-
Contingent transfer – CIB Internet Bank, CIB Bank mobile application, CIB Bank Online, CIB24	Contingent transfer (mobile phone top-up by the subscriber) – CIB Internet Bank, CIB Bank mobile application, CIB Bank Online, CIB24			
	Continuous	Immediate	-	-
ORDERS RECEIVED FOR THE CLIENT (INCOMING)				
	Acceptance of orders for same (T) day processing		Expected time of execution	
HUF	HUF transfer		bank-to-bank transfer	
domestic HUF transfers	On Bank Working Days by 19.00 hours		T Bank Working Day	
domestic instant HUF transfer to HUF and FCY accounts except TRY, RUB NZD	Continuous		Immediate	
intra-bank instant HUF transfer to HUF and FCY accounts except TRY, RUB NZD	Continuous		Immediate	
instant HUF transfer between own accounts, initiated from HUF account, to HUF and FCY accounts except TRY, RUB NZD	Continuous		Immediate	
domestic instant HUF transfer, intra-bank instant HUF transfer és instant HUF transfer between own accounts to TRY, RUB, NZD FCY accounts	On Bank Working Days until 16:00		T Bank Working Day	
HUF transfers received from abroad	On Bank Working Days by 17.00 hours		T Bank Working Day	
FCY	one-off FCY transfer		bank-to-bank transfer	
transfers received in an EEA currency, SEPA transfers	On Bank Working Days by 17.00 hours		value date of crediting to the Bank	
transfers received in a non-EEA currency in the case of items not requiring conversion	On Bank Working Days by 17.00 hours		value date of crediting to the Bank	
transfers received in a non-EEA currency in the case of items requiring conversion	On Bank Working Days by 15.00 hours		second Bank Working Day after the value date of crediting to the Bank	
WITHDRAWAL/AMENDING OF ORDERS				
WITHDRAWAL/AMENDING OF ORDERS	in Branch	via CIB24	CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	BT, CIB Business Online

one-off HUF transfer order between own accounts	Withdrawal of orders: up to the time of execution by the Bank, in accordance with branch opening hours. Withdrawal of BT order with fax confirmation-type orders: until 15,00 hours. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.
value dated HUF transfer order between own accounts	Withdrawal of orders: up to the time of execution by the Bank, in accordance with branch opening hours. Withdrawal of BT order with fax confirmation-type orders: until 15,00 hours. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is possible until midnight on the day before execution by the Bank.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.
one-off intra-bank HUF transfer order	Withdrawal of orders: up to the time of execution by the Bank, in accordance with branch opening hours. Withdrawal of BT order with fax confirmation-type orders: until 15,00 hours. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.
value dated intra-bank HUF transfer order	Withdrawal of orders: up to the time of execution by the Bank, in accordance with branch opening hours. Withdrawal of BT order with fax confirmation-type orders: until 15,00 hours. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is possible until midnight on the day before execution by the Bank.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.
one-off bank-to-bank HUF transfer	Withdrawal of orders: up to the time of execution by the Bank, in accordance with branch opening hours. Withdrawal of BT order with fax confirmation-type orders: until 15,00 hours. Amendment not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.	Withdrawal of orders: up to the time of execution by the Bank. Amendment not possible.
one-off bank-to-bank FCY transfer, SEPA transfer, other EUR transfer within EEA (Target)	Withdrawal and amendment of orders (except for amendment of currency, amount and number of account to be debited) at the latest by the time of fulfillment by the Bank.		-	Withdrawal and amendment of orders (except for amendment of currency, amount and number of account to be debited) at the latest by the time of fulfillment by the Bank.
value dated HUF transfer order	Withdrawal of orders: up to the time of execution by the Bank, in accordance with branch opening hours. Withdrawal of BT order with fax confirmation-type orders: until 15,00 hours. Amendment not possible.	Withdrawal up to the time of execution by the Bank, amendment of orders is possible until midnight on the day before the value date.	Withdrawal up to the time of execution by the Bank, amendment of orders is possible until midnight on the day before the value date.	Withdrawal of orders: up to the time of execution by the Bank. 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, CIB Bank Online: not available, the amendment is not possible	-
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, CIB Bank Online: not available, the amendment is not possible	-
value dated FCY transfer order, SEPA transfer, other EUR transfer within EEA (Target)	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.	-	-	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 working day before the value date. Amendment is not possible.

WITHDRAWAL OF ORDERS

WITHDRAWAL OF ORDERS	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, SWIFT, INBIZ, CIB Bank mobile application, CIB Bank Online, CIB Business Online			

OTHER SERVICES

OTHER SERVICES	deposit services – in HUF	deposit fixing		deposit breakage*****	
	on a paper basis	In accordance with branch opening hours	Immediate	In accordance with branch opening hours	Immediate
	CIB Internet Bank, BT, CIB24, CIB Business Online	Continuous	Immediate	Continuous	Immediate
	CIB Bank Mobile application, CIB Bank Online	Continuous	Immediate	-	-
	*****We accept orders for T day execution in respect of the partial breakage of a HUF deposit until 17:00 hours. In the case of orders received after 17:00 hours, the partial breakage is performed on the next Bank Working Day.				
	deposit services – in a currency other than HUF	deposit fixing		deposit breakage	
	on a paper basis	In accordance with branch opening hours	T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order)	In accordance with branch opening hours	Immediate
	CIB Internet Bank, BT, CIB24, CIB Business Online	Continuous	T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order)	Continuous	Immediate
	account opening	The account is opened on T Banking Day.			
	night safe	Paying HUF to a HUF bank account	Paying in foreign currency to foreign bank account	Paying HUF to a foreign bank account	Paying in foreign currency to a HUF bank account
	Immediate	Next Bank Working Day	Next Bank Working Day	Next Bank Working Day	

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, Electronic Signature Pad	2nd hour following the time specified in "Submission of orders for same (T) day processing"
	CIB Internet Bank, BT, CIB24, SWIFT, INBIZ, CIB Bank mobile application, CIB Bank Online, CIB Business Online, CIB TPP channel	2nd hour following the time specified in "Submission of orders for same (T) day processing"

Closing time of the Bank Working Day (orders received in favour of the Client)

CLOSING TIME OF THE BANK WORKING DAY (orders received in favour of the Client)	domestic HUF transfer	The time specified in "Acceptance of orders for same (T) day processing"
	instant HUF transfer**	Calendar day 24:00**
	HUF transfers received from abroad, transfers received in an EEA currency, transfers received in non-EEA currency (in the case of items not required conversion), transfers received in non-EEA currency (in the case of items requiring conversion)	1st hour following the time specified in "Acceptance of orders for same (T) day processing"

Starting time of the Bank Working Day

STARTING TIME OF THE BANK WORKING DAY	outgoing FCY transfer (including SEPA transfers and other EUR transfers within EEA (Target)) , HUF transfer order abroad	On Bank Working Days 4.45 hours
	intra-bank FCY transfer*****	
	incoming FCY and RTGS transfer	On Bank Working Days 7.00 hours
	instant HUF transfer**	Calendar day 0:00**
	In case of other orders on Bank Working Days 4.45 hours, except where this "Acceptance and Execution of Orders" determines this in different ways.	
***** Except the orders without conversion, which have been given via electronic channels.		
** In case of instant HUF transfer the Bank holds a working day on each calendar day from 0 to 24 hours		
SUPPLEMENTARY PROVISIONS	*In case of order on a paper basis, on Electronic Signature Pad and BT order with fax confirmation the starting time of the submission goes by branch opening hours.	
	The Bank registries the orders which have been given between the starting time of the Bank Working Day and the Cut Off Time, except the orders via RTGS system, which the Bank rejects.	
	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.	
	The expected time of performance is the day on which the beneficiary's bank may be expected to credit the amount of the order to the beneficiary. This time shall, in the case of an FCY transfer – subject to currency holidays – be the expected time of crediting on the nostro account of the beneficiary's bank.	
	At weekends, in the case of cash-desk payments involving conversion, the Bank converts at the exchange rate quoted on the previous Bank Working Day (the most recent valid rate).	
	Orders involving conversion are executed by the Bank at the FX exchange rate in the case of T and T+1 execution day and at the FX commercial rate in the case of T+2 execution day.	
	In the case of a cash deposit made using an automated teller machine, the crediting of the cash sums on the beneficiary's payment account is performed by the payment service provider on the working day of checking the amount of the deposit, within three days following the deposit, with a value date that is the same as the working day of crediting.	
	In the case of cash deposits made via the night safe, the Bank – based on a separate agreement concluded with the Client – will take receipt of the value of any bank notes that have been deposited in the night safe by the Client by 8 a.m. on the Banking Day classified as the day of receipt, on each Banking Day at 8 a.m. (day of receipt), and shall, in accordance with the provisions of the separate agreement, credit this sum on the Client's Bank Account. The Bank shall be entitled to unilaterally amend the designated time of 8 a.m. of the day of receipt, subject to prior written notice sent to the Client.	
	The details in this document apply in respect of the Client's – no longer sold – orders belonging under the effect of the List of Conditions for Non-resident Businesses.	
	You will find details of branch opening hours on the www.cib.hu website.	
Supervisory bodies:	National Bank of Hungary (MNB), 1054 Budapest, Szabadság tér 8-9.	
CIB Bank Ltd. H-1027 Budapest, Medve utca 4–14. H-1995 Budapest Phone: (36 1) 423 1000 Fax: (36 1) 489 6500 Court of Registry: Metropolitan Court of Registration Court reg. no.: Cg. 01-10-041004 VAT number: 10136915-4-44 Group VAT ID: 17781028-5-44 Group Community VAT ID: HU17781028 Stock Exchange membership: Budapest Stock Exchange Ltd. Activity permit no.: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB		