

Annex 1 to the General Terms and Conditions for Business and Other Organisations and Sole Traders, 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 and General List of Conditions for Business and other Organisations and Sole Traders CIB Bank Account PLUS

ACCEPTANCE AND EXECUTION OF ORDERS (BANKING TIMETABLE)
WEEKEND BANKING TIMETABLE FOR BRANCHES THAT ARE ALSO OPEN AT WEEKENDS

Valid from 15 th December, 2019

ORDERS SUBMITTED BY THE CLIENT (OUTGOING)				
	Submission of orders*	Expected time of execution of orders	Submission of orders*	Expected time of execution of orders
HUF transfer order (one-off)				
bank-to-bank transfer via GIRO				
on a paper basis, Business Terminal (hereinafter BT) order with fax confirmation (acceptance of order = acceptance time of the confirmation fax)	In accordance with weekend branch opening hours	Next Bank Working Day	In accordance with weekend branch opening hours	T Day
CIB Internet Bank, BT (automatic), mobilCIB, CIB24, INBIZ, CIB Business Online	Continuous	Next Bank Working Day	Continuous	Immediate
CIB TPP channel	Continuous	Next Bank Working Day	Continuous	Immediate
intra-bank transfer and transfer between own accounts				
on a paper basis	In accordance with weekend branch opening hours	Next Bank Working Day	-	-
CIB Internet Bank, CIB24, BT, INBIZ, CIB Business Online	Continuous	Next Bank Working Day	-	-
CIB TPP channel	Continuous	Next Bank Working Day	-	-
HUF transfer order launched from FCY account				
bank-to-bank transfer via GIRO				
on a paper basis	In accordance with weekend branch opening hours	Next Bank Working Day	-	-
CIB Internet Bank, CIB24, BT, INBIZ, CIB Business Online	Continuous	Next Bank Working Day	-	-
CIB TPP channel	Continuous	Next Bank Working Day	-	-
intra-bank transfer and transfer between own accounts				
value dated and standing HUF transfer order	In accordance with branch opening hours on day before value date	Value date (value date may not be a public holiday or non-working day)	In accordance with branch opening hours on day before value date	Value date (value date may not be a public holiday or non-working day)
on a paper basis	Day prior to value date, by midnight	Value date (value date may not be a public holiday or non-working day)	Continuous (Day prior to value date, by midnight)	Value date (value date may not be a public holiday or non-working day)
CIB Internet Bank, CIB24, BT, INBIZ, CIB Business Online	Day prior to value date, by midnight	Value date (value date may not be a public holiday or non-working day)	Continuous (Day prior to value date, by midnight)	Value date (value date may not be a public holiday or non-working day)
CIB TPP channel	Day prior to value date, by midnight	Value date (value date may not be a public holiday or non-working day)	Continuous (Day prior to value date, by midnight)	Value date (value date may not be a public holiday or non-working day)
HUF transfer orders via RTGS system				
bank-to-bank transfer				
on a paper basis, BT, CIB Internet Bank, INBIZ, CIB Business Online	-	-	-	-
CIB TPP channel	-	-	-	-
intra-bank transfer and transfer between own accounts				
multiple transfer order	-	-	-	-
BT, INBIZ, CIB Business Online	-	-	-	-
value dated multiple transfer order				
bank-to-bank transfer				
BT, CIB Business Terminal, INBIZ, CIB Business Online	Day prior to value date, by midnight	Value date (value date may not be a public holiday or non-working day)	Day prior to value date, by midnight	Value date (value date may not be a public holiday or non-working day)
intra-bank transfer				
BT, CIB Business Terminal, INBIZ, CIB Business Online	Day prior to value date, by midnight	Value date (value date may not be a public holiday or non-working day)	Day prior to value date, by midnight	Value date (value date may not be a public holiday or non-working day)
collection order, official transfer, order to transfer funds				
bank-to-bank transfer via GIRO				
on a paper basis, BT	Continuous	Next Bank Working Day + 1 Bank Working Day	Continuous	Next Bank Working Day
intra-bank transfer and transfer between own accounts				
on a paper basis, BT	Continuous	Next Bank Working Day + 1 Bank Working Day	Continuous	Next Bank Working Day
authorisation letter				
bank-to-bank transfer				
on a paper basis	In accordance with weekend branch opening hours	Next Bank Working Day	In accordance with weekend branch opening hours	Next Bank Working Day
intra-bank				
BT	Continuous	Value date + 1 Bank Working Day (if the value date is a public holiday, or non-working day, then the next Bank Working Day)	Continuous	Value date (if the value date is a public holiday, or non-working day, then the next Bank Working Day)
HUF transfer order abroad				
bank-to-bank transfer				
on a paper basis	In accordance with weekend branch opening hours	Next Bank Working Day	-	-
BT, CIB24, CIB Internet Bank, INBIZ, CIB Business Online	Continuous	Next Bank Working Day	-	-
CIB TPP channel	Continuous	Next Bank Working Day	-	-
intra-bank transfer and transfer between own accounts				
postal payment cheque	In accordance with weekend branch opening hours/continuous	Next Bank Working Day + time of postal delivery**	-	-
BT, CIB Internet Bank	In accordance with weekend branch opening hours/continuous	Next 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 transfer order (one-off)				
bank-to-bank transfer				
intra-bank transfer and transfer between own accounts				
transfer order in EUR				
without conversion				
on a paper basis, BT order, with fax confirmation	In accordance with weekend branch opening hours	Next Bank Working Day + 1 Bank Working Day	In accordance with weekend branch opening hours	Next Bank Working Day
BT (automatic), CIB Internet Bank, CIB24, INBIZ, CIB Business Online	Continuous	Next Bank Working Day + 1 Bank Working Day	Continuous	Immediate
CIB TPP channel	Continuous	Next Bank Working Day + 1 Bank Working Day	Continuous	Immediate
in the case of orders involving conversion				
on a paper basis, BT order with fax confirmation	In accordance with weekend branch opening hours	Next Bank Working Day + 1 Bank Working Day	In accordance with weekend branch opening hours	Next Bank Working Day
BT (automatic), CIB Internet Bank, CIB24, INBIZ, CIB Business Online	Continuous	Next Bank Working Day + 1 Bank Working Day	Continuous	Next Bank Working Day
CIB TPP channel	Continuous	Next Bank Working Day + 1 Bank Working Day	Continuous	Next 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, BT order with fax confirmation	In accordance with weekend branch opening hours	Next Bank Working Day + 2 Bank Working Days	In accordance with weekend branch opening hours	Next Bank Working Day
BT (automatic), CIB Internet Bank, CIB24, INBIZ, CIB Business Online	Continuous	Next Bank Working Day + 2 Bank Working Days	Continuous	Next Bank Working Day
CIB TPP channel	Continuous	Next Bank Working Day + 2 Bank Working Days	Continuous	Next Bank Working Day
in the case of orders involving conversion				
on a paper basis, BT order with fax confirmation	In accordance with weekend branch opening hours	Next Bank Working Day + 2 Bank Working Days	In accordance with weekend branch opening hours	Next Bank Working Day
BT (automatic), CIB Internet Bank, CIB24, INBIZ, CIB Business Online	Continuous	Next Bank Working Day + 2 Bank Working Days	Continuous	Next Bank Working Day
CIB TPP channel	Continuous	Next Bank Working Day + 2 Bank Working Days	Continuous	Next Bank Working Day
urgent FCY transfer order (T+1)				
(In EUR the expected time of execution is T+1 day in the case of a normal one-off transfer, and thus a T+1-day transfer in EUR does not count as an urgent transfer)				
bank-to-bank transfer				
intra-bank transfer and transfer between own accounts				
on a paper basis, BT order with fax confirmation	In accordance with weekend branch opening hours	Next Bank Working Day + 1 Bank Working Day	-	-
BT, CIB Internet Bank, CIB Business Online	Continuous	Next Bank Working Day + 1 Bank Working Day	-	-
CIB TPP channel	Continuous	Next Bank Working Day + 1 Bank Working Day	-	-
urgent FCY transfer order (T)				
bank-to-bank transfer (only in EUR, USD, GBP and CAD)				
intra-bank transfer and transfer between own accounts				
on a paper basis, BT order, with fax confirmation	In accordance with weekend branch opening hours	Next Bank Working Day	-	-
BT, CIB Internet Bank, CIB Business Online	Continuous	Next Bank Working Day	-	-
CIB TPP channel	Continuous	Next Bank Working Day	-	-
Dijnet invoice payment – CIB Internet Bank				
Continuous	Continuous	Immediate	-	-
Contingent transfer (mobile phone top-up by the subscriber) – CIB Internet Bank, mobilCIB, CIB24				
Continuous	Continuous	Immediate	-	-
ORDERS RECEIVED FOR THE CLIENT (INCOMING)				
CREDITING OF INCOMING AMOUNTS				
Acceptance of orders for same (T) day processing			Expected time of execution of orders	

HUF transfer		bank-to-bank transfer		
domestic HUF transfer	-			Next Bank Working Day
HUF transfer received from abroad	-			Next Bank Working Day
FCY transfer (one-off)		bank-to-bank transfer		
FCY transfer received in an EEA currency	-			Value date of crediting on the Bank's own account (value date may not be a public holiday or non-working day)
FCY transfer received in a non-EEA currency in the case of items not requiring conversion	-			Bank Working Day after the value date of crediting on the Bank's own account (value date may not be a public holiday or non-working day)
Transfers received in a non-EEA currency in the case of items requiring conversion	-			Second Bank Working Day after the value date of crediting on the Bank's own account (value date may not be a public holiday or non-working day)
WITHDRAWAL/AMENDMENT OF 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 (one-off)	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.	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.	-	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.
bank-to-bank FCY transfer	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.)	-	-	-
value dated HUF transfer order	Withdrawal of orders: in accordance with branch opening hours. Amendment not possible.	Withdrawal and amendment of orders is possible until midnight on the day before value date.	Withdrawal and amendment of orders is possible until midnight on the day before the value date.	Withdrawal of orders: until midnight on the day before the value date. Amendment not possible.
regular (standing) HUF transfer order	Withdrawal and amendment of orders is possible before the due date, in accordance with branch opening hours.	Withdrawal and amendment of orders is possible until midnight on the day before the due date.	Withdrawal and amendment of orders is possible until midnight on the day before the due date.	-
multiple transfer order	-	-	-	-
value dated multiple transfer order	Withdrawal of orders: in accordance with branch opening hours. Amendment not possible.	-	-	-
multiple collection (direct debit) order (launched by beneficiary)	-	-	-	-
blocking of direct debit order or authorisation of payment above the specified limit (by the paying party)	In accordance with the weekend branch opening hours, if the collection has not yet been executed.	If the collection has not yet been executed.	If the collection has not yet been executed.	-
postal payment cheque	Withdrawal of order: in accordance with weekend branch opening hours (Time of execution of the withdrawal: next Bank Working Day) Amendment not possible.	-	-	-
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 Business Terminal, CIB Internet Bank, mobilCIB, SWIFT, INBIZ	-			
OTHER SERVICES				
deposit services – in HUF	deposit fixing	deposit breakage***		
on a paper basis	In accordance with weekend branch opening hours	Next Bank Working Day execution	In accordance with weekend branch opening hours	Immediate
CIB Internet Bank, BT, mobilCIB, CIB24, CIB Business Online	Continuous	Next Bank Working Day execution	Continuous	Immediate
*** Partial breakage of HUF deposit executed on next Bank Working Day.				
deposit services – in a currency other than HUF	deposit fixing	deposit breakage		
on a paper basis	According to weekend branch opening hours	T+2 Bank Working Day execution (2nd Bank Working Day following submission of the order)	In accordance with weekend branch opening hours	Immediate
CIB Internet Bank, mobilCIB, BT, CIB24, SWIFT INBIZ, 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 the next Bank Working 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)				
on a paper basis (intra-bank HUF transfer (one-off) and transfer between own accounts)	2nd hour following the time specified in "Submission of orders"			
CIB Internet Bank, mobilCIB, BT, CIB24, INBIZ, CIB Business Online, CIB TPP channel (intra-bank HUF transfer (one-off) and FCY transfer without conversion and transfer between own accounts)	2nd hour following the time specified in "Submission of orders"			
Closing time of the Bank Working Day (orders received in favour of the Client)				
domestic HUF transfer	-			
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)	-			
Starting time of the Bank Working Day				
outgoing FCY transfer, HUF transfer order abroad, SEPA	On Bank Working Days 0.00 hours			
intra-bank FCY transfer****	On Bank Working Days 7.00 hours			
incoming FCY and RTGS transfer	On Bank Working Days 7.00 hours			
In case of other orders on Bank Working Days 4.45 hours, expect 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 order on a paper basis, BT order with fax confirmation the starting time of the submission goes by branch opening hours.				
The Bank registers the orders which have been given between the starting time of the Bank Working Day and the Cut Off Time.				
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.			