

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 2nd March 2020				
ORDERS SUBMITTED BY THE CLIENT (OUTGOING)				
	Submission of orders*	Expected time of execution of orders	Submission of orders*	Expected time of execution of orders
<b>HUF transfer order (one-off)</b>				
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)	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, INBZ, CIB Business Online	Continuous	Next Bank Working Day	Continuous	Immediate
CIB TPP channel	Continuous	Next Bank Working Day	Continuous	Immediate
<b>one-off HUF transfer order to FCY account</b>				
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	T Bank Working Day
CIB Internet Bank, BT (automatic), CIB24, SWIFT MT101 order (automatic), INBZ, CIB Bank mobile application, CIB Bank Online, CIB Business Online	-	-	Bank Working day until 16:00	T Bank Working Day
CIB TPP channel	-	-	Bank Working day until 16:00	T Bank Working Day
<b>one-off Instant HUF transfer order</b>				
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, INBZ, CIB Business Online,	Continuous	Immediate	Continuous	Immediate
CIB TPP channel	Continuous	Immediate	Continuous	Immediate
<b>HUF transfer order launched from FCY account</b>				
bank-to-bank transfer via GIRO		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, INBZ, CIB Business Online	Continuous	Next Bank Working Day	-	-
CIB TPP channel	Continuous	Next Bank Working Day	-	-
<b>value dated and standing HUF transfer order</b>				
bank-to-bank transfer via GIRO		intra-bank transfer and transfer between own accounts		
on a paper basis	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)
CIB Internet Bank, CIB24, BT, INBZ, 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	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	Value date (value date may not be a public holiday or non-working day)
<b>HUF transfer orders via RTGS system</b>				
bank-to-bank transfer		intra-bank transfer and transfer between own accounts		
on a paper basis, BT, CIB Internet Bank, INBZ, CIB Business Online	-	-	-	-
CIB TPP channel	-	-	-	-
<b>multiple transfer order</b>				
bank-to-bank transfer		intra-bank transfer		
BT, INBZ, CIB Business Online	-	-	-	-
<b>value dated multiple transfer order</b>				
bank-to-bank transfer		intra-bank transfer		
BT, CIB Business Terminal, INBZ, 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)
<b>collection order, official transfer, order to transfer funds</b>				
bank-to-bank transfer via GIRO		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
<b>authorization letter</b>				
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
<b>multiple collection order (earliest value date: T+5)</b>				
bank-to-bank transfer		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)
<b>HUF transfer order abroad</b>				
bank-to-bank transfer		intra-bank transfer and transfer between own accounts		
on a paper basis	In accordance with weekend branch opening hours	Next Bank Working Day	-	-
BT, CIB24, CIB Internet Bank, INBZ, CIB Business Online	Continuous	Next Bank Working Day	-	-
CIB TPP channel	Continuous	Next Bank Working Day	-	-
<b>postal payment cheque</b>				
bank-to-bank transfer		intra-bank transfer and transfer between own accounts		
BT, CIB Internet Bank, CIB Business Online	In accordance with weekend branch opening hours	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				
<b>FCY transfer order (one-off)</b>				
bank-to-bank transfer		intra-bank transfer and transfer between own accounts		
<b>transfer order in EUR</b>				
<b>Without conversion</b>				
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, INBZ, 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
<b>In the case of orders involving conversion</b>				
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, INBZ, 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
<b>transfer in a currency other than EUR or HUF</b>				
<b>Without conversion</b>				
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, INBZ, 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
<b>In the case of orders involving conversion</b>				
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, INBZ, 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
<b>urgent FCY transfer order (T+1)</b>				
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	-	-
<b>urgent FCY transfer order (T)</b>				
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	-	-
<b>Dijnet invoice payment – CIB Internet Bank</b>				
Continuous	Continuous	Immediate	-	-
<b>Contingent transfer (mobile phone top-up by the subscriber) – CIB Internet Bank, mobilCIB, CIB24</b>				
Continuous	Continuous	Immediate	-	-
<b>ORDERS RECEIVED FOR THE CLIENT (INCOMING)</b>				
<b>CREDITING OF INCOMING AMOUNTS</b>				
	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
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 & instant HUF transfer between own accounts to TRY, RUB, NZD FCY accounts	On Bank Working Days until 16:00			T 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)
<b>WITHDRAWAL/AMENDMENT OF ORDERS</b>				
In the case of intra-bank orders, the orders – once they have been accepted – cannot be withdrawn or amended.				
	<b>in Branch</b>	<b>via CIB24</b>	<b>CIB Internet Bank</b>	<b>BT, CIB Business Online</b>
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 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.	-	-	-
<b>WITHDRAWAL OF ORDERS</b>				
on a paper bank, 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, CIB Business Online	-			
<b>OTHER SERVICES</b>				
<b>deposit services – in HUF</b>	<b>deposit fixing</b>		<b>deposit breakage**</b>	
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.				
<b>deposit services – in a currency other than HUF</b>	<b>deposit fixing</b>		<b>deposit breakage</b>	
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
<b>account opening</b>	The account is opened on the next Bank Working Day.			
<b>night safe</b>	<b>Paying HUF to a HUF bank account</b>	<b>Paying in foreign currency to foreign bank account</b>	<b>Paying HUF to a foreign bank account</b>	<b>Paying in foreign currency to a HUF bank account</b>
	Immediate	Next Bank Working Day	Next Bank Working Day	Next Bank Working Day
<b>Closing time of the Bank Working Day (orders submitted by the Client)</b>				
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"			
<b>Closing time of the Bank Working Day (orders received in favour of the Client)</b>				
domestic HUF transfer	Calendar day 24:00**			
instant HUF transfers**	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)	-			
<b>Starting time of the Bank Working Day</b>				
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			
instant HUF transfer**	Calendar day 0:00**			
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 channel.				
** In case of instant HUF transfer the Bank holds a working day on each calendar day from 0 to 24 hours.				
<b>In case of order on a paper basis, BT order with fax confirmation the starting time of the submission goes by branch opening hours.</b>				
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.				
<b>Supervisory bodies:</b>	<b>National Bank of Hungary (MNB), 1054 Budapest, Szabadság tér 8-9.</b>			