

LIST OF CONDITIONS PERTAINING TO THE ACCEPTANCE AND EXECUTION OF ORDERS related to bank accounts of private persons as well as to safekeeping accounts (BANKING TIMETABLE) IN RESPECT OF SATURDAYS THAT ARE CLASSIFIED AS WORKING DAYS

Effective from: 14 September, 2019

ORDERS SUBMITTED BY CLIENT (OUTGOING)

	Final deadline (cut-off time) for submission of orders for same (T) day acceptance ¹	Expected time of execution of orders	Final deadline (cut-off time) for submission of orders for same (T) day acceptance ¹	Expected time of execution of orders
one-off HUF transfer order		bank-to-bank transfer via GIRO system		intrabank transfer and (book) transfer between own accounts
In paper format, via Magnifica Banker, on Electronic Signature Pad	On Banking Days: by 11.00	T Banking Day	On Banking Days, during branch opening hours	T Banking Day
CIB Internet Bank, CIB24, CIB Bank mobile application, CIB Bank Online	On Banking Days: by 13.00	T Banking Day	Continuous	Immediate
CIB TPP channel	On Banking Days: by 13.00	T Banking Day	Continuous	Immediate
eBroker		Not available	Continuous (only book transfers are possible)	Immediate
value-dated HUF transfer order		bank-to-bank transfer via GIRO system		intrabank transfer and (book) transfer between own accounts
In paper format, via Magnifica Banker, on Electronic Signature Pad	On the Banking Day preceding the value date, in accordance with branch opening hours	Value date	On the Banking Day preceding the value date, in accordance with branch opening hours	Value date
CIB Internet Bank, CIB24, CIB Bank mobile application, CIB Bank Online	Day before value date, by midnight	Value date	Day before value date, by midnight	Value date
CIB TPP channel	Day before value date, by midnight	Value date	Day before value date, by midnight	Value date
regular (standing) HUF transfer order		bank-to-bank transfer via GIRO system		intrabank transfer and (book) transfer between own accounts
In paper format, via Magnifica Banker, on Electronic Signature Pad	On the Banking Day preceding the value date, in accordance with branch opening hours	Value date	On the Banking Day preceding the value date, in accordance with branch opening hours	Value date
CIB Internet Bank, CIB24	Day before value date, by midnight	Value date	Day before value date, by midnight	Value date
CIB TPP channel	Day before value date, by midnight	Value date	Day before value date, by midnight	Value date
HUF transfer order via RTGS system		bank-to-bank transfer		intrabank transfer and (book) transfer between own accounts
In paper format, through the Magnifica Banker, in person	On Banking Days - by 12.30	T Banking Day (within 2 hours)		Not available
HUF transfer abroad		bank-to-bank transfer		intrabank transfer and (book) transfer between own accounts
In paper format, through CIB Internet Bank, CIB24, via Magnifica Banker	On Banking Days: by 12.30	T Banking Day		Not available
CIB TPP channel	On Banking Days: by 12.30	T Banking Day		Not available
HUF transfer order from FCY account		bank-to-bank transfer via GIRO system		intrabank transfer and (book) transfer between own accounts
In paper format, through CIB Internet Bank, CIB24, via Magnifica Banker, on an Electronic Signature Pad	On Banking Days: by 11.00	T Banking Day		Not available
CIB TPP channel	On Banking Days: by 11.00	T Banking Day		Not available
direct debit order, official transfer		bank-to-bank transfer via GIRO system		intrabank transfer and (book) transfer between own accounts
In paper format, via Magnifica Banker	On Banking Days, by 15.00 hours	T+1 Banking Day	On Banking Days, by 15.00 hours	T Banking Day
letter of authorisation		bank-to-bank transfer via GIRO system		intrabank transfer and (book) transfer between own accounts
In paper format, via Magnifica Banker	On Banking Days, by 15.00 hours	T Banking Day	On Banking Days, by 15.00 hours	T Banking Day
Dijnet bill payment				
CIB Internet Bank	Continuous	Immediate		Not available
Conditional transfer – mobile-phone prepaid card top-up				
CIB Internet Bank, CIB24, CIB Bank mobile application, CIB Bank Online	Continuous	Immediate		Not available
postal payment cheque		bank-to-bank transfer		intrabank transfer and (book) transfer between own accounts
CIB Internet Bank	On Banking Days: by 8.30	T Banking Day + time of postal delivery ²		Not available
	* Magyar Posta Zrt. executes orders within 2 working days in Budapest, and within 3 working days outside Budapest			
FCY transfer order		bank-to-bank transfer		intrabank transfer and transfer between own accounts**
	in the case of outgoing TCT transfers, T = the first banking day following a Saturday that is classified as a working day			
without conversion				
In paper format, via Magnifica Banker, on Electronic Signature Pad	On Banking Days, by 15.00 hours	Domestic or inside the EEA, in the case of EEA currencies other than EUR or HUF: T+1 Banking Day	On Banking Days, by 16.00 hours	T Banking Day
	On Banking Days, by 16.00 hours	In the case of EUR transfers outside the EEA: T+1 Banking Day Outside the EEA, in the case of EEA currencies other than EUR or HUF: T+2 Banking Day In the case of non-EEA currencies, inside or outside the EEA, or domestic transfers: T+2 Banking Day		
CIB Internet Bank, CIB24, CIB Bank mobile application**, CIB Bank Online**	On Banking Days, by 15.00 hours	Domestic or inside the EEA, in the case of EEA currencies other than EUR or HUF: T+1 Banking Day	Continuous	Immediate
	On Banking Days, by 16.00 hours	In the case of EUR transfers outside the EEA: T+1 Banking Day		
CIB TPP channel	On Banking Days, by 15.00 hours	Domestic or inside the EEA, in the case of EEA currencies other than EUR or HUF: T+1 Banking Day	Continuous	Immediate
	On Banking Days, by 16.00 hours	In the case of EUR transfers outside the EEA: T+1 Banking Day Outside the EEA, in the case of EEA currencies other than EUR or HUF: T+2 Banking Day		
**Via the CIB Bank mobile application and CIB Bank Online only the transfer between own accounts option is available.				
with conversion				
In paper format, via Magnifica Banker, on Electronic Signature Pad	On Banking Days, by 15.00 hours	Domestic or inside the EEA, in the case of EEA currencies other than EUR or HUF: T+1 Banking Day	On Banking Days, by 16.00 hours	T Banking Day
	On Banking Days, by 16.00 hours	In the case of EUR transfers outside the EEA: T+1 Banking Day Outside the EEA, in the case of EEA currencies other than EUR or HUF: T+2 Banking Day In the case of non-EEA currencies, inside or outside the EEA, or domestic transfers: T+2 Banking Day		
	On Banking Days, by 15.00 hours	Domestic or inside the EEA, in the case of EEA currencies other than EUR or HUF: T+1 Banking Day		

CIB Internet Bank, CIB24, CIB Bank mobile application**, CIB Bank Online**	On Banking Days, by 16.00 hours	In the case of EUR transfers outside the EEA: T+1 Banking Day Outside the EEA, in the case of EEA currencies other than EUR or HUF: T+2 Banking Day In the case of non-EEA currencies, inside or outside the EEA, or domestic transfers: T+2 Banking Day	On Banking Days, by 16.00 hours	T Banking Day
eBroker	Not available		On Banking Days, by 16.00 hours (only book transfers are possible)	T Banking Day
CIB TPP channel	On Banking Days, by 15.00 hours	Domestic or inside the EEA, in the case of EEA currencies other than EUR or HUF: T+1 Banking Day	On Banking Days, by 16.00 hours	T Banking Day
	On Banking Days, by 16.00 hours	In the case of EUR transfers outside the EEA: T+1 Banking Day Outside the EEA, in the case of EEA currencies other than EUR or HUF: T+2 Banking Day		
**Via the CIB Bank mobile application and CIB Bank Online only the transfer between own accounts option is available.				
expedited FCY transfer order (T)	bank-to-bank transfer (only for EUR transfers outside the EEA in EUR, USD, GBP and CAD)		intrabank transfer and (book) transfer between own accounts	
without conversion	On Banking Days, by 14.00 hours	T Banking Day		Not available
in the case of orders involving conversion	On Banking Days, by 14.00 hours	T Banking Day		Not available
CIB TPP channel	On Banking Days, by 14.00 hours	T Banking Day		Not available
FCY transfer order	Domestic EUR transfer, SEPA credit transfer, other EUR transfer order within the EEA		intrabank transfer and (book) transfer between own accounts	
	in the case of outgoing FCY transfers, T = the first banking day following a Saturday that is classed as a working day.			
without conversion				
in paper format, via Magnifica Banker, on Electronic Signature Pad	On Banking Days, by 15.00 hours	T+1 Banking Day		Not available
CIB Internet Bank, CIB24, CIB Bank mobile application, CIB Bank Online	On Banking Days, by 15.00 hours	T+1 Banking Day		Not available
CIB TPP channel	On Banking Days, by 15.00 hours	T+1 Banking Day		Not available
with conversion				
in paper format, via Magnifica Banker, on Electronic Signature Pad	On Banking Days, by 15.00 hours	T+1 Banking Day		Not available
CIB Internet Bank, CIB24, CIB Bank mobile application, CIB Bank Online	On Banking Days, by 15.00 hours	T+1 Banking Day		Not available
CIB TPP channel	On Banking Days, by 15.00 hours	T+1 Banking Day		Not available
expedited FCY transfer order (T)	Domestic EUR transfer, other EUR transfer within the EEA (only in EUR)		intrabank transfer and (book) transfer between own accounts	
without conversion	On Banking Days, by 15.00 hours	T Banking Day		Not available
in the case of orders involving conversion	On Banking Days, by 15.00 hours	T Banking Day		Not available
CIB TPP channel	On Banking Days, by 15.00 hours	T Banking Day		Not available
Submission (T) of SEPA expedited FCY credit transfer orders is possible via Business Terminals on Banking Days, by 12.30, with the expected time of execution of orders being T Banking Day.				
ORDERS RECEIVED IN FAVOUR OF THE CLIENT (INCOMING)				
	Final deadline (cut-off time) for arrival of orders for same (T) day acceptance		Expected time of execution of orders	
HUF transfer			bank-to-bank transfer	
domestic HUF transfer	<u>On Banking Days, by 14.40 hours</u>		T Banking Day	
HUF transfers received from abroad	<u>On Banking Days, by 12.40 hours</u>		On value date of Banking Day following value date of crediting to Bank's own account	
Conversion takes place based on exchange rate valid at time of execution.				
FCY transfer			bank-to-bank transfer	
FCY transfer received in an EEA currency, SEPA credit transfer	On Banking Days, by 12.40 hours		On value date of Banking Day following value date of crediting to Bank's own account	
FCY transfer received in a non-EEA currency, in the case of items not requiring conversion	On Banking Days, by 12.40 hours		On value date of Banking Day following value date of crediting to Bank's own account	
transfers received in a non-EEA currency, in the case of items requiring conversion	On Banking Days, by 12.40 hours		Second Banking Day following value date of crediting to Bank's own account	
Conversion takes place based on exchange rate valid at time of execution.				
repayments received to credit card accounts	Amounts received on a credit card account by 18.00 hours on a Banking Day are regarded as amounts repaid on the same day.			
cash deposits made via automated teller machines	In the case of cash deposits made via automated teller machines, the payment service provider checks the crediting of the cash amount on the beneficiary's payment account on the working day on which the amount of the deposit is checked, within three working days following the deposit, with a value date identical to the working day of the crediting.			
WITHDRAWING / AMENDING OF ORDERS				
	In Branch	via CIB24	CIB Bank mobile application, CIB Bank Online, CIB Internet Bank	
one-off HUF transfer order between own accounts	Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) can be withdrawn up to the time of execution by the Bank. Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank. 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 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	Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) can be withdrawn up to the time of execution by the Bank. Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank. 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 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.	
one-off intra-bank HUF transfer order	Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) can be withdrawn up to the time of execution by the Bank. Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank. 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 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	Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) can be withdrawn up to the time of execution by the Bank. Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank. 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 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.	
one-off bank-to-bank HUF transfer	Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) can be withdrawn up to the time of execution by the Bank. Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank. 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 is not possible.	Withdrawal of orders: up to the time of execution by the bank. Amendment is 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.			
value-dated HUF transfer order	Withdrawal of orders: in accordance with branch opening hours, up to the time of execution by the bank. 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.	
regular (standing) HUF transfer	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 debt) order (launched by beneficiary)	Withdrawal of orders: on Bank Working Days, by 15.00 on the day of submission. Amendment not possible.	-	-	
postal payment cheque	Withdrawal of orders: by 8.30 hours on T Banking Day. Amendment not possible.	-	-	
blocking of direct debit order or authorisation of payment above the specified limit (by the paying party)	On the due day by 18.00 hours, on Working Days in accordance with branch opening hours.	On the due date, 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 credit transfer, other EUR transfer within the EEA	Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours. Amendment not possible.	-	-	
RECALL OF ORDERS				
method of submission of recall				
on a paper basis, CIB24, via Magnifica Banker		Within 30 Banking Days following the time of execution of the order by the Bank, or, in the case of a postal payment cheque, up to the start of the postal delivery.		
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online		Not possible.		
OTHER SERVICES				
fixed HUF / FCY deposits**		deposit-fixing orders		order for deposit-cancellation prior to maturity
in paper format, via Magnifica Banker		In accordance with branch opening hours	Immediate	In accordance with branch opening hours
CIB 24, CIB Internet Bank		Continuous	Immediate	Continuous
				Immediate
**in the case of deposit-cancellation orders submitted by the above times, the initial day of the interest period for HUF and FCY deposits is the date of the order. The initial day of the interest period for deposit-fixing orders submitted after the above times or on non-Banking Days is the next Banking Day.				
Account opening*		The account opens on T Banking Day		
* In case of online application through cib.hu, the deadline for opening an account may be different because the bank account will open after a successful check via the MNB Decree 19/2017. The account can be opened either on Banking Day or not.				
Banking Day closing time (orders submitted by the Client)				
in paper format, via Magnifica Banker		The 2nd hour following the time determined under "Final deadline for submission of orders for same (T) day acceptance"		
CIB 24, CIB Internet Bank, CIB Bank mobile application, CIB Bank Online		The time determined under "Final deadline for submission of orders for same (T) day acceptance"		
CIB TPP channel		The time determined under "Final deadline for submission of orders for same (T) day acceptance"		
Banking Day closing time (orders received in favour of the Client)				
domestic HUF transfer		The time determined under "Final deadline for arrival of orders for same (T) day acceptance"		
HUF transfers received from abroad, transfers received in an EEA currency, transfers received in a non-EEA currency (in the case of items not requiring conversion), transfers received in a non-EEA currency (in the case of items requiring conversion)		The 1st hour following the time determined under "Final deadline for arrival of orders for same (T) day acceptance"		
Initial time of the Banking Day				
outgoing FCY transfers, HUF transfers to abroad, SEPA		On Banking Days, 4.45		
intra-bank FCY transfers / book transfers*		On Banking Days, 7.00		
incoming FCY and RTGS transfers		On Banking Days, 7.00		
In the case of other transfers, 4.45 on Banking Days, unless otherwise determined in the Banking Timetable.				
* Except for orders not requiring conversion submitted via the electronic services.				
The Bank registers receipt of any orders submitted between the final deadline for submission and closing time, or between closing time and 24.00 hours on the same Banking Day, or on a non-Banking Day, but only regards them as accepted on the next Banking Day. The Bank regards any orders submitted between 00.00 hours on the Banking Day and the starting time of the Banking Day as accepted on the Banking Day. Any RTGS orders submitted during the above periods will be rejected by the Bank.				
† In the case of paper-based BT orders confirmed by fax, the initial time for submission is adjusted to the opening hours of the branches.				
Phone numbers / identifiers authenticating the identity of SMS messages received from CIB Bank:				

Telenor: Sender: CIB Bank	T-Mobile, Tesco Mobile: +36-30-3444-333	Vodafone: +36-70-7060-690
T-Mobile customer service tel.: (36-1) 265-9210, (36-30) 9303-100, From T-Mobile mobile phones: 1230,		
e-mail: ugyfelszolgalat@t-mobile.hu		
Telenor customer service tel.: (36-20) 930-4999, From Telenor mobile phones: 1220,		
e-mail: praktikumathelp@pgsm.hu		
Vodafone customer service phone number: (36-1) 288-1270, From Vodafone mobile phones: 1270,		
e-mail: ugyfelszolgalat.hu@vodafone.com		
Tesco MBL Zrt. customer service tel.: (36 31) 310-1215, or 1215		
e-mail: ugyfelszolgalat@tescomobile.hu		
The customer may make complaints related to payment orders via CIB24, by telephone or in person to his/her account manager or the complaint administrator at the account-managing branch; or in a letter addressed to the account-managing branch; if the complaint is rejected, the bank will deliver a written reply to the client – specifying the reason for the rejection – or it will send such reply to the notification address specified by the client within 30 days of receipt of the complaint.		