

## **Announcement on the amendment of**

The „Supplementary List of Conditions for Small Entrepreneurs for Business and Other Organisations, Sole Traders and Freelance Lawyers SOLE TRADERS”,

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The “List of Conditions for CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs”,

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The “List of Conditions for CIB Partner account package for freelance accountants”,

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The “List of Conditions for CIB Basis Business Account Plus, CIB Partner Business Account Plus, CIB Micro Business Account Plus for businesses, other organisations, sole traders and private lawyers account management package”,

### **Condition Lists Effective from 01. December 2018**

The changes in the conditions lists are in italics and are underlined, while the deleted parts are crossed out.

- **Amendment of Supplementary List of Conditions for Small Entrepreneurs in effect from 01. December 2018**

1.1. Fees related to multiple (direct debit) collection service	
♦ <b>Submission of a multiple (direct debit) collection order if the paying party's account is not kept at the Bank</b>	
Fee for initiating a multiple direct debit <sup>24</sup>	HUF 8 <u>14</u> /item
Multiple (direct debit) collection fee in the case of fulfilment	0.016%, min. HUF 24 <u>27</u> /item

19 Currently the service is not available via the CIB Bank mobile application and via the CIB Bank Online Channel. After the introduction of the CIB Bank mobile application and CIB Bank Online, the Bank will continuously expand until ~~31 December 2018~~ 31 December 2019 the scope of services that are available via the application. The Bank will notify Clients of the introduction of the new banking service at least 5 days before the date of the introduction in a message sent via an Announcement and the Internet Bank.

- **Amendment of List of Conditions for CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs in effect from 01. December 2018**

3 In case of using CIB Bank mobile application and CIB bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till ~~31 December 2018~~ 31 December 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

- **Amendment of List of Conditions for CIB Partner account package for freelance accountants in effect from 01. December 2018**

4 In case of using CIB Bank mobile application and CIB bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till ~~31 December 2018~~ 31 December 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

- **Amendment of List of Conditions for CIB Basis Business Account Plus, CIB Partner Business Account Plus, CIB Micro Business Account Plus for businesses in effect from 01. December 2018**

11 Service is not yet available in CIB Bank mobile application and in CIB Bank Online. After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till ~~31 December 2018~~. 31 December 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

12 In case of using CIB Bank mobile application and CIB bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till ~~31 December 2018~~. 31 December 2019. 31 December 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

The reason for the amendment of the Lists of Conditions indicated above In case of joint ventures is set out in the following section of the Bank's General Corporate Business Regulations:

„20.2.16 an increase in the fee of any cost elements directly related to the provision of specific Services which is paid by the Bank to other service providers, introduction of new fee elements by the service providers, or any changes in the business regulations and the latest public notices of the service provider”

„20.2.19 changes in the Bank's IT systems, internal processes, or procedural, operational and risk assumption regulations”

In case of sole traders the reason for the amendment of the Lists of Conditions indicated above is set out in the following:

„20.1.4. section of the Bank's General Retail Business Regulations for Consumers and Sole Traders:

- an increase in the fee of any cost elements directly related to the provision of specific Services which is paid by the Bank to other service providers, introduction of new fee elements by the service providers, or any changes in the business regulations and the latest public notices of the service provider”

20.1.4. section of the Bank's General Retail Business Regulations for Consumers and Sole Traders:

- changes in the Bank's IT systems, internal processes, or procedural, operational and risk assumption regulations

If you do not accept the amendment, you have the option, by the day prior to the effective date, to

terminate the framework agreement in person at a branch or in writing, with immediate effect, and

free of charge, otherwise the Bank will regard as if you have accepted the amendment.

The List of Conditions can be found at [www.cib.hu](http://www.cib.hu) website or in any of CIB branches.

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CIB Bank Ltd.