

Announcement on the amendment of

the Bank's schedules entitled

the “**Acceptance and Execution of Orders**” and

the “**Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days**”

effective from 7th September, 2018

- I. The related parts of Bank's Schedule entitled the "Acceptance and Execution of Orders (Banking Timetable)" will be amended from 7th September, 2018 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

| WITHDRAWAL/AMENDING OF ORDERS | | | | | |
|--|---|--|--|---|--|
| WITHDRAWAL/ AMENDING OF ORDERS | In the case of intra-bank orders, the orders – once they have been accepted – cannot be withdrawn or amended.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, CIB Bank mobile application, CIB Bank Online | BT |
| <i>one-off HUF transfer order between own accounts</i> | | <i>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.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.</i> |
| <i>value dated HUF transfer order between own accounts</i> | | <i>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.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.</i> | <i>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.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.</i> |
| <i>one-off intra-bank HUF transfer order</i> | | <i>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.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank. Amendment is not possible.</i> |
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| | one-off bank-to-bank HUF transfer | <p>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: in accordance with branch opening hours, up to the time of execution by the Bank.</p> <p><u>Withdrawal of orders: up to the time of execution by the Bank, in accordance with branch opening hours.</u></p> <p>Withdrawal of BT order with fax confirmation-type orders: until 15.00 hours.</p> <p>Amendment not possible.</p> | <p>Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn.</p> <p>Withdrawal of orders submitted after the Cut-off Time: until midnight on the day before execution by the Bank.</p> <p><u>Withdrawal of orders: up to the time of execution by the Bank.</u></p> <p>Amendment not possible.</p> | <p><u>Withdrawal of orders: up to the time of execution by the Bank.</u></p> <p><u>Amendment is not possible.</u></p> | <p>Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn.</p> <p>Withdrawal of orders submitted after the Cut-off Time: up to the time of execution by the Bank.</p> <p><u>Withdrawal of orders: up to the time of execution by the Bank.</u></p> <p>Amendment not possible.</p> |
| | 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 fulfilment by the Bank. | - | - | <p><u>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 fulfilment by the Bank.</u></p> |
| | value dated HUF transfer order | <p>Withdrawal of orders: Bank Working Day before the value date, in accordance with branch opening hours.</p> <p><u>Withdrawal of orders: up to the time of execution by the Bank, in accordance with branch opening hours.</u></p> <p><u>Withdrawal of BT order with fax confirmation-type orders: until 15.00 hours.</u> Amendment not possible.</p> | <p>Withdrawal <u>up to the time of execution by the Bank</u>, and amendment of orders is possible until midnight on the day before the value date.</p> | <p>Withdrawal <u>up to the time of execution by the Bank</u>, and amendment of orders is possible until midnight on the day before the value date.</p> | <p>Withdrawal of orders: until midnight on the day before the value date.</p> <p><u>Withdrawal of orders: up to the time of execution by the Bank.</u></p> <p>Amendment not possible.</p> |

II. The related parts of Bank’s Schedule entitled the “Acceptance and Execution of Orders (Banking Timetable) for Saturdays as Banking Days” will be amended from 7th September, 2018 as follows (the non-referenced provisions of the following points in the amendment remained unchanged):

(The modified parts showed with italic letters and underlined, the deleted parts with strikethrough.)

| WITHDRAWAL/AMENDING OF ORDERS | | | | | |
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| WITHDRAWAL/ AMENDING 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, CIB Bank mobile application, CIB Bank Online | BT |
| | <u>one-off HUF transfer order between own accounts</u> | <i>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.</i> <i>Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank.</i> <i>Withdrawal of BT order with fax confirmation-type orders: until 15:00 hours.</i> <i>Amendment not possible.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank.</i> <i>Amendment is not possible.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank.</i> <i>Amendment is not possible.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank.</i> <i>Amendment is not possible.</i> |
| <u>value dated HUF transfer order between own accounts</u> | <i>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.</i> <i>Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank.</i> <i>Withdrawal of BT order with fax confirmation-type orders: until 15:00 hours.</i> <i>Amendment not possible.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank.</i> <i>Amendment is not possible.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank.</i> <i>Amendment is possible until midnight on the day before execution by the Bank.</i> | <i>Withdrawal of orders: up to the time of execution by the Bank.</i> <i>Amendment is not possible.</i> | |

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| | <p><u>one-off intra-bank HUF transfer order</u></p> | <p><u>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.</u> <u>Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank.</u> <u>Withdrawal of BT order with fax confirmation-type orders: until 15:00 hours.</u> <u>Amendment not possible.</u></p> | <p><u>Withdrawal of orders: up to the time of execution by the Bank.</u> <u>Amendment is not possible.</u></p> | <p><u>Withdrawal of orders: up to the time of execution by the Bank.</u> <u>Amendment is not possible.</u></p> | <p><u>Withdrawal of orders: up to the time of execution by the Bank.</u> <u>Amendment is not possible.</u></p> |
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| | <p>one-off bank-to-bank HUF transfer</p> | <p>Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) <u>cannot can</u> be withdrawn <u>up to the time of execution by the Bank</u>.</p> <p>Withdrawal of orders submitted after the Cut-off Time: in accordance with branch opening hours, up to the time of execution by the Bank.</p> <p>Withdrawal of BT order with fax confirmation-type orders: until 15:00 hours.</p> <p>Amendment not possible.</p> | <p>Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn.</p> <p>Withdrawal of orders submitted after the Cut-off Time: until midnight on the day before execution by the Bank.</p> <p>Withdrawal of orders: <u>up to the time of execution by the Bank.</u> <u>Amendment not possible.</u></p> | <p><u>Withdrawal of orders: up to the time of execution by the Bank.</u> <u>Amendment is not possible.</u></p> | <p>Orders submitted prior to the Cut-off Time (Acceptance of orders for same-day processing) cannot be withdrawn.</p> <p>Withdrawal of orders submitted after the Cut-off Time: up to the time of execution by the Bank.</p> <p>Withdrawal of orders: <u>up to the time of execution by the Bank.</u> <u>Amendment not possible.</u></p> |
| | <p>one-off bank-to-bank FCY transfer, <u>SEPA transfer, other EUR transfer within EEA (Target)</u></p> | <p>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 fulfilment by the Bank.</p> | <p>-</p> | <p>-</p> | <p><u>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 fulfilment by the Bank.</u></p> |

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The Banking Timetables mentioned above also contain other technical modifications for better text interpretation.

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

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:

- *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.

CIB Bank informs its Clients that the changes are valid for the above mentioned Banking Timetables effective from 7th September, 2018, and the same changes are also shown in those versions of Banking Timetables which are specified above and which will be effect from 1st October, 2018 (changes announced on the 1st August, 2018).

The Lists of Conditions and the Banking Timetables can be found at www.cib.hu website or in any of CIB branches.

Date of publication (display in branches): 6th September, 2018

CIB Bank Ltd.