

Announcement on the amendment of

the foreign currency interest rate notice entitled
„Foreign Exchange for Corporate Customers”

effective from 2nd July, 2018

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the following points of the foreign currency interest rate notice entitled „Foreign Exchange for Corporate Customers” will be amended from 2nd July, 2018 as follows:

Current orders (contains the modifications that take effect from 3rd April, 2018):

CURRENT ACCOUNT RATES

(Interest rates are fixed weekly.)

Valid from: 03.04.2018

Currency	Interest p.a. %	EBKM*
USD, EUR, CHF, GBP, AUD, CAD, CZK, DKK, HRK, JPY, NOK, PLN, SEK	0,00	0,00

Not promotional fixed deposit interest rates

(Interest rates are fixed weekly. The applied interest rate could not be lower than 0,0 %)

Valid from: 03.04.2018

Period minimum amount	1 week	
	interest % p.a.	EBKM*
USD 5 000	1,6123	1,63
EUR 5 000	0,0000	0,00
CHF 10 000	0,0000	0,00
GBP 5 000	0,1978	0,20

Period minimum amount	1 month		3 months	
	interest % p.a.	EBKM*	interest % p.a.	EBKM*
USD 5 000	1,7759	1,80	2,2230	2,25
EUR 5 000	0,0000	0,00	0,0000	0,00
CHF 10 000	0,0000	0,00	0,0000	0,00
GBP 5 000	0,2570	0,26	0,4251	0,43

Period minimum amount	6 months		12 months	
	interest % p.a.	EBKM*	interest % p.a.	EBKM*
USD 5 000	2,3230	2,36	2,3334	2,37
EUR 5 000	0,0000	0,00	0,0000	0,00
CHF 10 000	0,0000	0,00	0,0000	0,00
GBP 5 000	0,5133	0,51	0,5469	0,55

In case of fixed-term deposits deposited through CIB Internet Bank it is possible to deposit amounts below the above mentioned minimum level. In these cases the minimum amounts are: 200 EUR, 200 GBP, 200 USD or 400 CHF. In case of EUR or GBP fixed-term deposits the interest rate is 0.25% less than the above mentioned rates. In case of USD or CHF fixed-term deposits the interest rate paid for these amounts is the same as the above mentioned rates.

Orders effective from 2nd July, 2018 (The weekly changes of not promotional fixed deposit rates will not be included in this announcement, but will only be included in the version going into effect on 2nd July, 2018.):

CURRENT ACCOUNT RATES

(Interest rates are fixed weekly.)

Valid from: 02.07.2018

Currency	Balance on current account	Interest p.a. %	EBKM*
EUR ¹	EUR 0-100 000	0,00%	0,00%
	over EUR 100 000	-0,50%	-0,50%

Currency	Interest p.a. %	EBKM*
CHF ¹	-1,00%	-1,00%
CZK ¹	-0,50%	-0,50%
SEK	-1,50%	-1,50%
USD, GBP, AUD, CAD, DKK, HRK, JPY, NOK, PLN	0,00	0,00

¹ For Customers whose Framework Agreement was established before 21.07.2016 and has not been amended for negative interest rates, the interest rate may not be less than 0,00%.

Not promotional fixed deposit interest rates

(Interest rates are fixed weekly. The applied interest could be 0,0% or maybe negative.)

Valid from: 02.07.2018

Period	1 week	
minimum amount	interest % p.a.	EBKM*
USD 5 000	1,6123	1,63
GBP 5 000	0,1978	0,20

Period	1 month		3 months	
minimum amount	interest % p.a.	EBKM*	interest % p.a.	EBKM*
USD 5 000	1,7759	1,80	2,2230	2,25
GBP 5 000	0,2570	0,26	0,4251	0,43

Period	6 months		12 months	
minimum amount	interest % p.a.	EBKM*	interest % p.a.	EBKM*
USD 5 000	2,3230	2,36	2,3334	2,37
GBP 5 000	0,5133	0,51	0,5469	0,55

From 2nd July, 2018, the Bank will not publish fixed deposit interest rate on new fixed-term deposits in EUR or in CHF until further notice. Deposits in EUR or in CHF can be made with individual interest rate from this day. Customers can contact their relationship manager or our call center for further information about individual fixed-term deposit rates.

In case of fixed-term deposits deposited through CIB Internet Bank it is possible to deposit amounts below the above mentioned minimum level. In these cases the minimum amounts are: 200 GBP or 200 USD. In case of GBP fixed-term deposits the interest rate is 0.25% less than the above mentioned rates. In case of USD fixed-term deposits the interest rate paid for these amounts is the same as the above mentioned rates.

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 website or in any of CIB branches.

Date of publication (display in branches): 29th March, 2018

CIB Bank Ltd.