

Dear Customer,

You are reading the rules of procedure for CIB Bank's Contracting Offer. The Contracting Offer includes the CIB Business Online agreement (hereinafter: Agreement). The Agreement will be concluded when you accept it and it is confirmed by the Bank. On the thirtieth calendar day after the conclusion of the Agreement, your CIB Internet Bank contract will be amended so that you will no longer be able to submit payment orders, you will not be able to perform any transactions, and only the Account Information service will remain available.

**Please read the following carefully because the rules of procedure contain important information with respect to contract conclusion.**

### **Rules of Procedure for Contract Conclusion**

The following 7 points will describe step by step what you have to do to use our new CIB Business Online system.

If you wish to re-read the Rules of Procedure of migration at a later date, you can do so at the [www.cib.hu](http://www.cib.hu) website, under the CIB Business Online service.

### **Contract conclusion:**

To use the CIB Business Online service, you must conclude a new contract with the Bank (hereinafter: Agreement) as follows:

1. If you accept the rules of procedure for Contract conclusion, check the box in front of the "I accept the rules of procedure of the agreement" statement, then click on the "To the Agreement" button to access the Agreement for using the CIB Business Online service. Please read the Agreement carefully.
2. If you accept the Agreement, you must choose a password generator for your Users on the next screen. Please specify accurately the password generator that each of the Users on behalf of the company that is party to this Agreement will use with respect to CIB Business Online. A password generator must also be selected for Users who currently use the Internet Bank for queries/recording with the help of a password. You have two choices:
  - Physical password generator (CIB Hard Token).
  - Password generator application for smartphones (ViCA)

Additional information about password generators is available on the CIB Business Online website.

Please note that you are not required to select a password generator for each of your Users who have access to the CIB Internet Bank; select one only for Users for whom you intend to grant access to the CIB Business Online service as well. To conclude the agreement, select a password generator for at least one User.

If you or any of your Users possess a CIB Hard Token, you still have to select a password generator, but there is no need to replace the device, and the Hard Token you already possess will be suitable for accessing the CIB Business Online service.

The identification methods for each selected User and the User IDs will be described in the User annexes based on the selections you make.

3. After selecting the password generators, you can submit the order to the bank on the next, overview screen. You can then sign the Agreement with the help of the password generator specified in your CIB Internet Bank Contract.
4. The Agreement will be concluded when the Bank electronically notifies you with a confirmation screen of successful contract conclusion on the CIB Internet Bank. Please print or save the Agreement by clicking the Print button that appears after successful contract conclusion. The link to downloading the Agreement and its annexes will then be sent to your Internet Bank mailbox.

After the conclusion of the Agreement, the system will log you out.

If you wish to continue using the system in relation to another function, or you wish to register your password generator as a user in the next step, you have to log in again.

#### **Registering password generators:**

5. Users must register the password generator they wish to use. Registration can be initiated in the 'CIBBO Application' menu item, in the 'Token registration' sub-menu.

#### **Important!**

- Users must register here all the password generators they plan to use in the future with respect to CIB Business Online.
    - a) If you wish to use ViCA on CIB Business Online, you must register your phone number.
    - b) If you currently use the new CIB Hard Token in the CIB Internet Bank, please register this device on this interface.
    - c) If you currently use a CIB Token, CIB Easy Token, or a CIB mobilToken in CIB Internet Bank and you do not yet possess a password generator that complies with the statutory regulations that entered into force on 14 September 2019, please request a CIB Hard Token from your account manager.
  - Each User must individually log in to CIB Internet Bank and register the password generator that they wish to use in CIB Business Online (CIB Hard Token or ViCA application). Users who are not authorised to sign can only record the registration, but this operation must be signed in the Signature folder and submitted to the bank by you as the person who is authorised to sign on behalf of the company.
6. All Users who are identified by the Bank must sign the User Annex. The authentication method for each selected User and the User ID will be described in the User annexes.
    - Users who are authorised to sign will find the User Annex on the CIB Internet Bank and must sign it. If the designated Users are not authorised to sign, the person who is authorised to sign on behalf of the company must sign the User Annex.
    - The User Annexes must be signed electronically with the help of the password generator currently used by you as specified in the CIB Internet Bank Contract.
  7. The Bank notifies the User of the successful signing of the User Annex with the confirmation screen appearing on the CIB Internet Bank.

The Agreement and its annexes are contained in a message that is forwarded to the CIB Internet Bank mailbox where, in addition to a record of the completed migration, you will find a link to downloading the above agreement and its annexes. This message will be available in your mailbox for six months or until you delete it or until the channel is discontinued (except if your mailbox contains more than 500 messages).

This completes your successful migration to CIB Business Online.

#### **First use of CIB Business Online.**

After the contract conclusion process is successfully completed, the company that is party to the agreement becomes a CIB Business Online user.

For further information on the login process and on using CIB Business Online, please consult the User Manual located on the [www.cib.hu](http://www.cib.hu) website, under the CIB Business Online service.

On the thirtieth calendar day after the conclusion of the Agreement, your previous CIB Internet Bank contract will be amended so that you will no longer be able to submit payment orders, you will not be able to perform any transactions, and only the Account Information service will remain available.

Before proceeding, please check if the equipment you use to access CIB Business Online (desktop computer, laptop, mobile phone, tablet) meets the minimum technical requirements specified in the CIB Business Online User Manual which is located on the [www.cib.hu](http://www.cib.hu) website, under the CIB Business Online service.

CIB Bank's Code of Conduct and Customer Information Provision Policy with respect to Electronic Channels that are considered Written are available on the CIB Bank website.

I accept the rules of procedure of the Agreement.