CIB Bank Ltd's

CIB BUSINESS ONLINE SPECIFIC BUSINESS REGULATIONS

EFFECTIVE FROM: 1.1.2024

The definitions and terms used in these Specific Business Regulations shall have the meaning ascribed to them in the Bank's Corporate Banking Business Regulations (the "**CBR**"). Corporate Banking

With regard to matters not regulated in the Individual Agreements, the provisions of the Specific Business Regulations and the List of Conditions (including the Banking Timetable and the Interest Rate Notice) shall apply. If the provisions of these Specific Business Regulations do not contain provisions with regard to a given issue, the provisions of the CBR shall apply. These Specific Business Regulations shall constitute an inseparable annex to the CBR, with the proviso that if a unilateral amendment only affects the provisions of these Specific Business Regulations, then the CBR shall not be amended.

1. APPLYING FOR THE CIB BUSINESS ONLINE SERVICE

The CIB Business Online Service may be requested on paper or through an electronic channel specified by the Bank, by signing the relevant Individual Agreement, which Individual Agreement shall be concluded between the Client and the Bank as a supplement to the Agreement relating to payment and other services, with the User Manual constituting an annex thereto.

The Bank shall provide the CIB Business Online Service to the User(s) following receipt of the User Annex by the Bank. The CIB Business Online service may be used subject to the existence of the technical conditions specified on the Bank's website and in the relevant User Manual. The Client shall ensure that the parameters of the browser are set appropriately, in accordance with the required technical conditions.

2. IDENTIFICATION

Any one User may only be logged in to the CIB Business Online system only on a single device at any one time. The manner of identification required for the use of the CIB Business Online Service: password generator. The Client selects the password generator to be used: the CIB Hard Token, or ViCA. Different password generators can be used for login and signature, in other words, the User may use a different password generator for login and for signature. The Client determines which password generator it will use for login and which one for signing.

A given User may be granted access to the CIB Business Online service with respect to multiple Clients, but he/she can only use the same password generator for login in the case of each Client. The Client accepts that for logging in with he/she, its User can only use the password generator registered for the service by the first Client contracted. However, the password generator used for signature may be different in the case of each Client (CIB Hard Token or VICA).

If the User is a User with respect to several Clients, for signing Users may use the same password generator (the same CIB Hard Token or the same ViCA) with respect to all Clients that selected the same password generator, and their User ID will be the User ID they registered first.

Following acceptance by the Bank of the User Annex signed by the User – or in the case of signing electronically, following the Bank's confirmation of acceptance – the User may only log into the CIB Business Online system using the data and the password generator specified in the User Annex. If the User gets access to the CIB Business Online system with respect to the next Client with the same password generator, he/she does not have to sign a new User Annex. The User Annex shall be valid as long as the User has a valid user access right in respect of at least one Client.

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When using the CIB Business Online service, the Client can use the password generator as follows:

a. If the identification method is the CIB Hard Token, the User ID and the CIB Hard Token-generated password are required for login, and the CIB Hard Token-generated password is needed for transactions that require a signature.

b. If the identification method is ViCA, the User ID and login to the ViCA application (with the password specified by the User upon registration) are required. To use ViCA, the User must download the ViCA application to his/her mobile device, then following this, the User must perform the Registration process on the mobile device. If the User chooses to use ViCA-based identification, the single-use password generated by ViCA for login, and similarly the single-use password generated by ViCA for operations that require a signature, is in every case sent to the Bank by the appropriate automatic operation of the relevant ViCA function; there is no need for the User to perform any actions in connection with this, and the User shall receive no information in respect thereof.

The User must handle the password required for using the systems confidentially.

Instructions given through the appropriate use of the above identification methods shall be executed by the Bank as an instruction of the User. The use of the above identification methods is in keeping with the procedures applied at the Bank for customer identification. Beyond this, the Bank does not investigate the right of the user to use the User ID and the passwords applied in accordance with the above, or the circumstances of such use. With the exception referred to in Section 14.4.3(c) of the CBR, the Bank shall not be liable for any damage arising from unauthorised use.

3. FORGOTTEN USER ID

3.1 Procedure in the event that a User ID is forgotten

If a User ID is forgotten, the User may request a duplicate copy of the User Annex or may request a reminder of the forgotten User ID. The request may be submitted in writing (using the form provided to the Client by the Bank) in person at a Bank Branch, by post or by fax sent to the account-keeping Branch using the fax number available on the Bank's website), or via CIB24, following identification with the Telephone Identification Code. The User may only request a reminder of his/her own User ID and a duplicate copy of the User Annex signed by him/her. A company signatory may also request the issuance of his/her own, and the User's, forgotten User ID and a copy of the User Annex.

4. MODIFICATION OF THE SETTINGS (STATUSES) OF THE CIB HARD TOKEN AND ViCA

4.1 Loss of time synchronisation, and re-synchronisation (CIB Hard Token/ViCA)

The CIB Hard Token/ViCA operates on the basis of the time-synchronisation principle. If the device is (several years) old and the User has not used it for a long time, it may get out of sync; in other words, a time lag may develop between the device and the CIB Hard Token/ViCA server and, as a result, the CIB Business Online system may perceive the generated password as an incorrect password and block access accordingly. The User may request re-synchronisation in writing (using the form provided to the Client by the Bank and by submitting it in person at a Bank Branch, by post or by fax sent to the account-keeping Branch using the fax number available on the Bank's website), or via CIB24, following identification with the User ID and the CIB Hard Token's serial number.

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4.2 Locking, blocking and suspension

4.2.1. Blocking initiated by the Client

If the Client (including the User):

(i) notices that the identification data (User ID, password generated with the password generator, CIB Hard Token/ViCA PIN code), or the password generator – or the device that contains it (e.g. a mobile telephone) – has been lost, is no longer in his/her possession, or any of the above has or may have been obtained by unauthorised person or if there is (are) unauthorised transaction(s) on the Bank Account statement;

(ii) according to the Client the blocking is necessary for security reasons or for the security of his above-mentioned identification data and/or of the password generator;

(iii) the Client notices a case of misuse involving the above-mentioned data used for identification and/or involving the password generator, or use in an unapproved/unsigned or fraudulent manner, or in the case of any suspicion of such;

(iv) an unauthorised or unapproved Transaction is initiated without the knowledge of the Client; or

(v) the Client has forgotten his data used for identification;

it shall immediately report this by calling the Corporate Digital Services Customer Support at the telephone number provided on the Bank's website or through CIB24 in every case, and at the same time request that the Bank block access to the password generator. The Bank shall not assume any liability for loss sustained by the Client due to the blocking. The Bank bears no liability for loss sustained by the Client due to the blocking, even if the blocking request was not made by the Client and the Bank performed the identification described in this section.

4.2.2. Blocking initiated by the Bank

The Bank is entitled to block the User's data used for identification (User ID, password, CIB Hard Token, ViCA) and/or the password generator:

(i) in the cases specified in Section 4.2.1. (i) above;

(ii) a transaction has been initiated without the knowledge of the Client;

(iii) unauthorised transactions are shown on the Bank Account statement;

(iv) for other security reasons;

(v) in the interest of ensuring the security of the data used for identification and/or of the password generator; or

(vi) in the event of a gross breach of contract by the User.

The Bank, in the case of the blocking specified in this section, is entitled to refuse to execute transactions that require an authorization for signature or inquiry. The Bank is required to notify the Client of the blocking and the refusal of execution without delay. The Bank is required to notify the Client by telephone in the first instance. During the telephone notification, if the Client does not confirm the reason for the blocking, the Bank is entitled to authorise the user rights. If the

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Bank has made three unsuccessful attempts to contact the Client by telephone within one day following the blocking, then on the Banking Day following the blocking it is required to notify the Client in a letter sent by post.

4.2.3. Common rules pertaining to blocking:

(i) The Bank shall perform the blocking in the manner specified above, based on a request or its own decision, and in the event of repeated failed attempts to provide the password, the system will automatically deny access.

(ii) The blocking (deactivation) of a password generator may not be reversed.

(iii) After blocking occurs, the Bank gives the User, upon the request of the Client or the User, a new CIB Hard Token device, and in the case of ViCA it sends a new Registration Code for re-registering the device.

(iv) If the User is a User with respect to several Clients, the blocked password generator will be blocked with respect to all Clients. The Client and the User expressly acknowledge that the blocking of the password generator shall apply to all Electronic Services that are accessed by the User with the same password generator, regardless whether the User is entitled to use it as the User of another Client or he/she uses his/her own Electronic Services (e.g. the User's own Internet Bank). If the blocking of the password generator is initiated in the framework of another Electronic Service (e.g. CIB BankOnline), the blocking shall also apply to the User with respect to this CIB Business Online service.

4.2.4. Blocking and release of the CIB Hard Token and ViCA

If an incorrect password generator PIN code has been entered on three successive occasions, the password generator is automatically blocked, which renders it unusable (blocking).

In order to render the password generator suitable for use again:

(i) In the case of the CIB Hard Token, the User to whom the password generator has been issued, or the Client, may request the release of such blocking in writing by signing the form provided by the Bank, in person at any Branch, via CIB24 following identification with the Telephone Identification Code, or through self administration by an authorised User. If the request is submitted in writing, the Bank shall ask for confirmation by phone that the request has indeed been submitted by the Client by calling the mobile telephone number provided by the Client. Following the release of the password generator PIN-code blocking, the use of the password generator for password generation may resume.

(ii) In the case of the ViCA device, after an incorrect password generator PIN code has been entered three times, a new ViCA registration password must be requested. The User to whom the password generator has been issued, or the Client, may request the release of such blocking in writing by signing the form provided by the Bank, in person at any Branch, via CIB24 following identification with the Telephone Identification Code, or through self-administration by an authorised User. If the request is submitted in writing, the Bank shall ask for confirmation by phone that the request has indeed been submitted by the Client by calling the mobile telephone number provided by the Client. After a new ViCA registration password has been requested, the use of the password generator for password generation may resume.

4.2.5. Suspension and release of the CIB Hard Token/ViCA

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If the Client wishes to limit temporarily the use of the CIB Hard Token or the ViCA device (e.g. the Client is unable to find the CIB Hard Token or the mobile device on which ViCA was uploaded but may find it later), the Client may request the suspension of the password generator (i) in writing on the form provided by the Bank, in person at the Branch, by submitting the request by mail or fax (in the case of fax, by sending the request to the fax number of the account managing Bank Branch indicated on the Bank's website) or (ii) via CIB24 or by calling the CIB Bank Corporate Digital Services Customer Support at the phone number indicated on the Bank's website. Users may request the suspension of their own password generator only, pursuant to the above. If the request is submitted in writing, the Bank shall ask for confirmation by phone that the request has indeed been submitted by the Client by calling the mobile telephone number provided by the Client. After suspension the CIB Business Online, CIB Bank Online services associated with the password generator will not be available. The Client or the User may request the lifting of the suspension of their own password generator, using the form made available to the Client by the Bank, in person in a Branch, by post or by fax (in the case of a fax, by sending it to the fax number of the account-managing Branch, indicated on the Bank's website) or via CIB24 following identification with the Telephone Identification Code. If the request for lifting the suspension is submitted in writing, the Bank shall ask for confirmation by phone that the request has indeed been submitted by the Client by calling the mobile telephone number provided by the Client.

After fulfilment by the Bank of the request to lift the suspension of the CIB Hard Token and ViCA, the Bank does not send a new Registration Code.

Following the suspension, the CIB Business Online service used by the User will no longer be available. If the User is a User with respect to several Clients, the lifting of the suspension of the password generator as specified in this section can be initiated or performed by any of the Clients or their Users who are authorised to do so, and the suspension of the password generator will be lifted with respect to all Clients. The Client and the User expressly acknowledge that the suspension of the password generator shall apply to all Electronic Services that are accessed by the User with the same password generator, regardless whether the User is entitled to use it as the User of another Client or he/she uses his/her own Electronic Services (e.g. the User's own Internet Bank). If the suspension of the password generator is initiated in the framework of another Electronic Service (e.g. CIB Bank Online), the suspension shall also apply to the User with respect to this CIB Business Online service.

4.2.6 Invalid login and deleting the resulting error points

If an invalid CIB Hard Token-generated password is entered incorrectly several times, then the system will automatically suspend access, and the password generator will accumulate error points. If the User has accidentally entered the password, generated by the password generator, incorrectly on several occasions, and if the possibility of the user identification data's having come to the knowledge of an unauthorised party can clearly be ruled out, the User may request the lifting of the suspension of the password generator, using the form made available to the Client by the Bank, in person in a Branch, by post or by fax (in the case of a fax, by sending it to the fax number of the account-managing Branch indicated on the Bank's website), via CIB24 following identification with the Telephone Identification Code, or an authorised User may lift the suspension through self-administration, with the help of the Delete Error Points function. The error points will be deleted only with respect to the CIB Business Online service.

4.2.7. Security restriction with respect to the CIB Business Online Service

(i) The Bank is entitled to restrict the CIB Business Online Service for security reasons in the following cases:

(A) if it is necessary for security reasons in the interest of protecting Clients, due to an attack on the system;

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(B) if it is necessary in the interest of protecting Clients, when a suspicion of abuse involving the CIB Business Online Service arises;

(C) if, in the Bank's judgment, there is reason to suspect that abuse, or unauthorised or fraudulent use, has taken place using the data relating to the identity of individual Clients (User ID, password generated by the password generator), which could affect several Clients who cannot be precisely specified in advance, and in the Bank's judgment the restriction is necessary in the interest of protecting the Clients; or

(D) in the event of a mass or targeted phishing attack, or the suspicion thereof.

(ii) The Bank shall notify the Clients of the start and end of the restriction on the CIB Business Online Service, by simultaneously providing such information via the CIB Business Online Service and displaying it in the Branches and on the website.

(iii) During the restriction, the CIB Business Online service will not be available for the Client.

(vi) The Bank shall not be held liable for any direct or indirect damage suffered by the Client as a result of the Security Restriction.

4.3 Changing or replacing the CIB Hard Token

Should the CIB Hard Token become technically unusable or unreliable for a reason not attributable to the User, the User may request that it be changed.

Should the CIB Hard Token become technically unusable or unreliable for a reason attributable to the User, or if the User has lost it, the User may request its replacement, in which case the Bank is entitled to charge the Client the fee specified for such replacement in the effective List of Conditions applicable to the Client.

The request for a free-of-charge replacement may be submitted by the User or the Client, and the request for replacement subject to a fee may be submitted with the approval of the Client.

The request for replacement of the CIB Hard Token may be submitted in writing by using the form provided by the Bank, in person at any Bank Branch.

4.4 Returning the CIB Hard Token

The User may waive the use of the device in writing, in person, on the form provided by the Bank for this purpose, at a Branch, by simultaneously returning the CIB Hard Token.

5. USER RIGHTS

5.1 The list of Basic and Supplementary services available to the Client is contained in the User Manual.

Basic services are available to all Clients, and Supplementary Services can be set up if initiated by the Client in writing if the conditions for receiving the service are satisfied.

5.2 The Client completes the Application Form for setting up access to CIB Business Online to report the Users of the CIB Business Online Service and to determine the scope of their access rights. Persons who are authorised with respect to Branch Services are automatically created as Users in CIB Business Online as well; however, as a default setting, they do not have effective access.

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Persons who are authorised with respect to Branch Services are automatically created as Users in CIB Business Online as well; however, their account authorisation will not be set up. The scope of their authorisation will be determined by the Client's representative authorised to sign on behalf of the company, in writing or through self administration. If the Client does not wish to set up the access right through self-administration, it must complete the Application form for setting up access to CIB Business Online also for Persons who are authorised with respect to Branch services.

The Client may choose to set a Score based or Signing group based signing method. The two signing methods cannot be combined. The Client can only initiate the setting of the Signatory Group method on a paper basis.

5.2.1. Default Rights

Clients have the option to set so-called "Default Rights" under the Account Rights of any User, as well as under the UGIRO Rights used for direct debit orders. If "Default Rights" are set, the User concerned will be granted privileges based on the set "Default Rights" in respect of all new accounts and new UGIRO IDs, even when a new account is opened.

When using Signing group based signing method, in addition to the User's Account Rights / UGIRO rights, the "Default Right" can also be set for the Signing group. In this case, if a new account is opened, the new account will automatically have the right to sign, but it will not have an amount limit setting, regardless of whether any or all accounts reached by the Signing group have previously been set with an amount limit.

Due to the specific nature of the operations described above, the Bank reminds Clients to check every time before a new account is opened or a new UGIRO ID is set, whether the "Default Rights" set for existing Users and/or Signing groups are appropriate for the new account or new UGIRO ID as well, and if a Client wishes to have different settings , they should delete the previous "Default Rights" before the new account is opened or new UGIRO ID is set - in the case of the Signing group based signing method, request its deletion on paper -, and once the new account has been opened, set the appropriate rights (or have them set by someone).

5.2.2. Function group right

Clients must set Users' access to individual functions separately for each "Function Group". "Function Groups" are groups of various payment methods, transaction types, and searchable information. Privileges set in a Function Group are independent of the specific accounts, i.e. the User will be authorised to access a given Function Group for all suitable accounts of the Client, and if a new account is opened, the User will automatically be authorised to access the same Function Groups. If the Client authorises a User to perform "All Operations", the User will be authorised to initiate all operations in a specific Function Group for all suitable accounts, and if the Bank makes a new Function Group available to the Client, even by means of a unilateral amendment, the User will be automatically authorised to access that new Function Group, too.

The Bank draws Clients' attention to the above particularity and, in view of the above, recommends that Clients check the privileges set for Users in each Function Group from time to time.

5.3 Access rights and limit setting:

5.3.1. Score based signing method

With respect to every account that the Client has free disposal over, the Client's company signatory must specify in the Limit Setting Annex the minimum score permitting disposal over the

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given account that must be reached in order to be able to exercise disposal over the account (account score). The company signatory must then specify the score of each signatory User's signature in relation to the given account (User score). An order package initiated from the account can only be considered signed (approved) if the User's score - the sum of the scores of multiple signatory Users who have joint disposal - reaches or exceeds the account score.

Unless otherwise requested by the Client's representative authorised to sign on behalf of the company, the Bank will set 10 points by default as the score for account without an amount limit.

The Client may specify amount limits where, with respect to each amount limit, a different score is required for signature. (E.g.: up to HUF 1 million, 5 points are required for approval; over HUF 1 million HUF 10 points are required, etc.)

The account score can be specified individually or by currency.

User scores can be specified differently for each account.

The following default settings are configured by the Bank for both individual bank accounts and "Default Rights" with regard to Account Rights and UGIRO Rights:

- No privileges (inquiry, record, import, sign) will be set and no signature score will be assigned to Users having a role without signing authority.

- Signing authority will be set for Users having a role with signing authority (right of disposal over a bank account / right to sign on behalf of the company jointly/independently) by assigning a signature score of 0.

The default signing authority set for Users having a role with signing authority with regard to Account Rights and UGIRO Rights cannot be modified. The value of a User's signature can be configurated by changing the score assigned to their signing authority. If a User is not allowed to have signing authority at all, this can be set under "Type of Password Generator Used for Signing Orders" (by choosing the option "Not Allowed to Sign").

5.3.2. Signing group based singing method

If the Client requests the setting of a Signing group signing method, the Bank shall assign Signatory roles (hereinafter Role) to the Client's Users in accordance with the Client's instructions. Each User can have only one Role. Setting up the Role is not mandatory for all Users, in which case the User may not perform Transactions requiring a signature.

The Bank shall form the Signing group(s) according to the instructions of the Client in such a way that the Role(s) defined by the Client are included in the Signature Groups, thus the current Users assigned to this Role. A Signing group can have up to four different Roles, and the same Role can appear more than once.

The Client may assign every account that the Client has free disposal over or UGIRO code to each Signing group, and the Signing group has the right to sign in respect of these accounts / UGIRO code. A Transaction initiated from a given account or UGIRO code can only be considered signed if it has been signed by at least one User from each Role defined in a given Signing group. If a same Role is listed more than once in a Signer Group, the number of valid signatures of different Users with the same Role is required as many times as the Role is defined in the Signing group. A User may sign the same Transaction only once.

The Client may set amount limit for the Signing group per account. By default, the Bank does not set an amount limit for any bank account.

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With respect to User's Account rights and UGIRO rights, the Bank sets the following basic settings for all accounts:

- No privileges (inquiry, record, import, sign) will be set a to Users having a role without signing authority.

- Signing authority will be set for Users having a role with signing authority (right of disposal over a bank account / right to sign on behalf of the company jointly/independently)

This means that if Client leaves these privileges blank in their first setup request, the above default settings will still apply.

In the case of Users having a Role with signing authority the default setting of the signing right set for account and UGIRO rights cannot be changed.

If no Role is assigned to the User, or the Role assigned to him is not part of a Signing group, or the Signing group containing the Role assigned to the User do not have the right to sign the account / UGRIO code specified in the Transaction, the User's signature is not valid, the User can not sign the Transaction, regardless of whether the User has the right to sign the account / UGIRO code affected by the Transaction and has a password generator for signing orders.

5.4 Company Right

With the company right the Users who are authorized to sign on behalf of the company as a Legal Representative (Company signatory, in Hungarian "cégjegyző") can perform operations listed in the User Manual, by electronically signing them in the CIB Business Online system. Pre-recording of orders and inquire of information related to company right can be performed also by Users who are entitled to dispose or not authorized for signing, for whom the record, view or import rights related to company right are set up by the Company signatory of the Client.

As a default setting, the Bank sets an individual or joint right to sign for company right for Users authorised to sign on behalf of the company, according to the companies regiser. The default signature right set for the company right cannot be modified.

In case of score based signing method a score of 10 to those authorised to sign individually, and a score of 5 to those authorised to sign jointly will be assigned. The score set for company right defines the value of the User's signature.

In the case of signing group based signing method it is only possible to sign an order that requires a company right if the Role assigned to the User authorised to sign on behalf of the company is part of a Signing group that has the right to sign to company right.

5.5. Self-administration

As part of self-administration, Company Signatory Users can perform the following operations in the CIB Business Online system with their electronic signatures:

(i) create and delete new Users who are not authorised to sign on behalf of the company

(ii) set and modify User rights

(iii) assign and modify a password generator to Users

(iv) Deletion of error points

(v) Requesting a new CIB Hard Token PIN code / a new registration password for ViCA

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As a default setting, the Bank sets an individual or joint right to sign for self-administration right for Users authorised to sign on behalf of the company, according to the companies register. The default signature right set for the self-administration right cannot be modified.

In case of signing group based signing method a score of 10 to those authorised to sign individually, and a score of 5 to those authorised to sign jointly will be assigned. The score set for self-administration right defines the value of the User's signature.

In the case of signing group based signing method it is only possible to sign an order that requires a self-administration right if the Role assigned to the User authorised to sign on behalf of the company is part of a Signing group that has the right to sign to self-administration right

Self-administration operations can be pre-recorded and information managed in the framework of self administration can be queried by non-signatory Users as well who are assigned by the company signatory the right to record, inquire or import with respect to the self-administration right.

Clients that do not wish to use the electronic self-administration function can also submit operations on paper against the fees set forth in the effective List of Conditions.

Operations performed through self-administration become effective immediately.

From July 29, 2020 if the CIB Business Online Agreement is concluded via CIB Bank Online channel, for the User(s) of the Client for whom the Bank set up in the CIB Business Online service the user rights that were granted in the CIB Bank Online according to the Clause 3 of the Agreement, in addition to these rights, the 'Company right' and 'Self-administration right' will be set up in the CIB Business Online service, according to the followings:

- For Users who are authorized to sign on behalf of the company: inquiry, record and sign of self-administration orders and other orders related to the right to sign on behalf of the company
- For Users who are NOT authorized to sign on behalf of the company: inquiry and record of self-administration orders and other orders related to the right to sign on behalf of the company

5.6. The CIB Business Online Service may extend to cover one or more of the Client's Bank Accounts – indicated as per the Client's choice (application) – in respect of the given User.

5.7. Users may have one of the following basic roles with respect to a given Client:

(i) not authorised to sign (not permitted to perform operations that require a signature)

(ii) Account signatory (may perform operations that require a signature, has the right to sign)

(iii) independent Company signatory (may perform operations that require a signature, has the independent right to sign)

(iv) joint Company signatory (may perform operations that require a signature, has the joint right to sign)

5.8. Users may have one of the following rights with respect to a given account:

5.8.1. Rights that may be assigned to Users with a basic role with no right to sign:

(i) inquiry (inquiry information regarding accounts, company right and self-administration)
(ii) import
(iii) record

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5.8.2. Rights that may be assigned to Users with a basic role as Account signatories:

(i) inquiry (inquiry information regarding accounts, company right and self-administration)
(ii) import
(iii) record
(iv) sign (except for Other Rights)
(v) simplified self-administration

5.8.3. Rights that may be assigned to Users with a basic role as (independent or joint) Company signatories:

(i) inquiry (inquiry information regarding accounts, company right and self-administration)
(ii) import
(iii) record
(iv) signing (including self-administration with respect to Other Rights as well)

5.9. All the Client's existing accounts appear on the CIB Business Online interface. The Client narrows down or expands the scope of Users and Bank Accounts covered by the CIB Business Online Service by setting access rights and limits. Modifications can be requested in writing or performed through self-administration. Modification requests submitted by fax – to the fax number of the account-keeping branch, as specified on the Bank's website – are also deemed to have been made in writing. Creation and modification of Signing group and Role cannot be done by self-administration.

5.10. The Bank reserves the right to change the service range associated with the CIB Business Online Service in accordance with the relevant provisions of the CBR. The Client/User may find detailed information on the range of services, on the way in which they may be used, and on the technical conditions, in the CIB Business Online User Manual.

5.11. The Client is entitled to grant inquiry rights within the CIB Business Online system, in the manner recorded in the User Manual, to natural persons (Users with a basic role that lacks the right to sign). Through the exercising of such inquiry rights by such persons not identified by the Bank, these persons or the third parties determined by them will gain access to information that is classified as bank secrets, in which case the Bank shall not be responsible for holding the bank secrets confidential, and by assigning the inquiry right, the Client authorises the Bank to release the bank secrets to such persons via the CIB Business Online system. The Client understands that it is responsible for all the activities of those Users not authorised to sign, in particular for the safekeeping of the password generators, their distribution to the authorised person designated by it, their use by the authorised person (i.e. inquiry, recording, etc.), the safekeeping of the password generator. In the event the password generator is stolen, lost, or becomes known to an unauthorised third party, it is the Client that shall initiate the reporting of such incident.

6. WITHDRAWAL OF USER RIGHTS

6.1. The Client's representative, simultaneously with the amendment of the Agreement, may withdraw the user rights to the Bank Accounts, specified in the Agreement, that were granted by the Client or any other representative. The modification can be done in writing or on the CIB Business Online interface through self-administration. Modification requests submitted by fax – to the fax number of the account-keeping branch, as specified on the Bank's website – are also deemed to have been made in writing. Operations performed through self-administration become effective immediately. If a User is a User with respect to multiple Clients, his/her user rights will be terminated only with respect to the bank account of the Client that terminated the right, while he/she will remain a User with respect to the other Clients.

6.2. The Bank shall always regard as valid the user rights as per the latest valid amendment. The Bank reserves the right to the effect that, should the validity of any of the user rights become doubtful or unclear, the Bank will, at its own option, either suspend or unilaterally withdraw such user right

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until the settlement of the dispute or the certification of the user right. The Bank shall accept no liability whatsoever for any damage originating from such suspension/withdrawal.

7. AMENDMENT OF THE AGREEMENT

7.1. The Bank has a right to use ViCA, and under this arrangement it has permission from the holder of the intellectual property rights to permit the Client to use ViCA. If the Bank's right to use ViCA terminates, the Client's right of use shall also terminate, of which fact the Bank shall notify the Client and initiate the amendment of the Agreement in respect of the changing of the password generator.

7.2. The Client's consent is not required for an amendment of the User Manual.

7.3. The Bank reserves the right to change the layout of the screens serving execution of the operations that require a Signature.

7.4. In other matters, the Bank may make unilateral amendments only in the manner and for the reasons set forth in the relevant provisions of the General Corporate Banking Business Regulations.

8. OPERATIONS THAT REQUIRE A SIGNATURE

The transactions requiring signature are recorded by the computer system of the Bank. The information recorded this way shall have probative force for both the Bank and the Client in the event of any dispute.

9. TERMINATION

9.1. The termination or expiry of one or more accounts included in the CIB Business Online Service shall mean the partial termination of the Agreement concluded between the Bank and the Client, and the termination of all the accounts included in such shall mean the complete termination of the same. Upon the expiry of the CIB Business Online Service, the Client shall be obliged to return the received CIB Hard Token to the Bank undamaged, in operational condition.

9.2. In the event of cancellation, the Bank shall terminate access to the CIB Business Online Service when the cancellation becomes effective.

9.3. The Bank reserves the right to change or suspend the CIB Business Online Service. The changing of the CIB Business Online Service may especially, but not exclusively, take place in the event of a technological or interface-related upgrading or modernisation of the service, while a suspension of the service may especially, but not exclusively, take place in the event of technical problems or serious operational disruptions. The Bank shall notify the Client of the occurrence of such an event via an announcement posted on its website (www.cib.hu). The Bank shall not be liable for any direct or indirect damage suffered by the Client as a result of such change or suspension.

10. AVAILABILITY OF THE CIB BUSINESS ONLINE SERVICE SYSTEMS

10.1. The systems are accessible 24 hours a day, except for end-of-day closing and system maintenance times. The Bank shall inform the Client about these through a message posted on the screen.

10.2. In the event of any technical breakdowns or malfunctions, the Bank shall commence the correction of the fault immediately after the detection of the fault.

10.3. Technical, operational or usage-related questions regarding the CIB Business Online Service will be answered with the help of Corporate Digital Services Customer Support. The current phone number and email address of the Corporate Digital Services Customer Support are available at the Branches and on the Bank's website at www.cib.hu.

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11. FEES

11.1. The costs, commissions, fees and interests pertaining to the use of the CIB Business Online Service and each Transaction are contained in the List of Conditions applicable to the Client.

11.2. The fees for the password generator shall be charged to the cost-bearing account on a monthly basis, at the end of the month, also in consideration of Section 12.4 of the CBR. Fees shall be debited for the first time at the end of the month following the application for the Service. Any Client who is the holder of several Bank Accounts expressly authorises the Bank to automatically designate the cost-bearing Bank Account and to notify the Client of this by presenting the debiting of the fee in the Bank Account statement.

11.3. The Bank shall also charge the fees for the use of the password generator separately, per Client, if the User is entitled to use the system and issue instructions using the same password generating device on behalf of several Clients.

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