

Announcement on the amendment of

- CIB Base Business Account PLUS, CIB Partner Business Account PLUS, CIB Micro Business Account PLUS list of conditions for business and other organisations, sole traders and freelance lawyers
- CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs list of conditions for small entrepreneurs for business and other organisations, sole traders and freelance lawyers
- CIB Partner account package for freelance accountants list of conditions for small entrepreneurs for business, other organisations and sole traders
- Supplementary list of conditions for small entrepreneurs for business and other organisations sole traders and freelance lawyers sole traders CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs, CIB Partner account package for freelance accountants

effective from 1st December 2021

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that Lists of Conditions mentioned above will be amended with effect from 01st December, 2021. The details of modification can be found in Lists of Conditions attached as appendix.

The amendment is based on Article 20.2.24 of the Bank's General Corporate Business Rules and Article 20.1.4 of the Bank's General Retail Business Rules for Consumers and Individual Entrepreneurs. for the following reason:

- changes in the Bank's business policy objectives.

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 modified Lists of Conditions and the Banking Timetables can be found at www.cib.hu website. The details of the amendments can be found in the annexes of this announcement. All the changes are showed with italic letters and highlighted in gray, the deleted parts with strikethrough.

Date of publication (display in branches): 30st December 2020

CIB Bank Ltd.

Appendix:

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14; cgj.sz .: 01-10-041004) hereby notifies its Dear Business Partners that the

1. **CIB Base Business Account PLUS, CIB Partner Business Account PLUS, CIB Micro Business Account PLUS list of conditions for business and other organisations, sole traders and freelance lawyers with effect from 1st January 2021, the provisions referred to in the following sections of the Lists of Conditions referred to in:**

Transaction Fee	0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount of HUF <input checked="" type="checkbox"/> (Action: HUF 0 until 31st of December 2020 HUF 0 until 31st of December 2021 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)
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The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.

The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.

Multiple HUF transfer (may only be given via electronic channels: Business Terminal, TPP, CIB Business Online ^{***})			
In the case of bank-to-bank (GIRO)*	2,82 ‰ min. HUF 445	3,14‰ min. HUF 376	2,25 ‰ min. HUF 376
In the case of intra-bank transfer*	2,00 ‰ min. HUF 230	2,00‰ min. HUF 230	2,00 ‰ min. HUF 230

~~*** The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.~~

CIB Internet-based Electronic Services (CIB Bank mobile application)			
Registration fee ⁹ /payable upon application for service/	HUF 2 963	HUF 2 963	HUF 2 963
Monthly fee	HUF 214 / user Special offer: HUF 0 until 31.12.2020 HUF 0 until 31.12.2021	HUF 214 / user Special offer: HUF 0 until 31.12.2020 HUF 0 until 31.12.2021	HUF 214 / user Special offer: HUF 0 until 31.12.2020 HUF 0 until 31.12.2021

⁹Until ~~31 December 2020~~ **31 December 2021** the registration fee of the CIB Bank mobile application is HUF 0.

¹⁰Service 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 2020~~ **31 December 2021**. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

¹¹After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till ~~31 December 2020~~ **31 December 2021**. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

¹³The Bank stopped selling this product ~~as from 4 August 2018 the Bank selling this product exclusively for the sole traders and traditional small-scale producers, whose not classified by the Bank in the small businesses segments~~ ~~from 4 August 2018 the Bank selling this product exclusively for the sole traders and traditional small-scale producers, whose not classified by the Bank in the small businesses segment~~ **as from 4 August 2018 the Bank selling this**

product exclusively for the sole traders and traditional small-scale producers, whose not classified by the Bank in the small businesses segment.

2. **CIB Partner account package for freelance accountants list of conditions for small entrepreneurs for business, other organisations and sole traders with effect from 1st January 2021, the provisions referred to in the following sections of the Lists of Conditions referred to in:**

I. DISCOUNT TRANSACTIONS on electronic and CIB Business Online channels² (until revoked, but at least until 31 December 2020 31 December 2021)	
Discount forint intrabank transfer (ad hoc, post-dated, standing)*	HUF 0 The fee after the discount period: as specified in section III.
Discount intrabank FCY transfer (ad hoc, post-dated)*	HUF 0 The fee after the discount period: as specified in section V.
Discount bank-to-bank forint transfer (ad hoc, post-dated, standing) via GIRO to NAV target account³	HUF 0 The fee after the discount period: as specified in section III.
II. TRANSACTION FEE	
0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount HUF <input checked="" type="checkbox"/>	

The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.

The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.

(Action: HUF 0 until ~~31 December 2020~~ **31st of December 2021**. in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)

¹ According to CIB Bank, new small entrepreneur Customers are individual businesses or business associations ~~with less than HUF 300 million net annual revenue and balance sheet total that~~ **that are classified in small business segment and** did not have a CIB Bank corporate account in the six month period prior to the opening of the account and open a corporate account package listed in this list of conditions.

⁴ 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 2021~~ **31 December 2021**. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

3. **CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs list of conditions for small entrepreneurs for business and other organisations, sole traders and freelance lawyers with effect from 1st January 2021, the provisions referred to in the following sections of the Lists of Conditions referred to in:**

III. DISCOUNT TRANSACTIONS on electronic and CIB Business Online channels¹ (until revoked, but at least until 31 December 2020 31 December 2021)	
Discount forint intrabank transfer (ad hoc, post-dated, standing)*	HUF 0 The fee after the discount period: as specified in section III.
Discount intrabank FCY transfer (ad hoc, post-dated)*	HUF 0 The fee after the discount period: as specified in section V.
Discount bank-to-bank forint transfer (ad hoc, post-dated, standing) via GIRO	HUF 0 The fee after the discount period: as specified in section III.

to NAV target account* 2			
IV. TRANSACTION FEE			
0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount HUF ☒			
☒ The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.			
The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction. (Action: HUF 0 until 31 December 2020 31st of December 2021 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)			
I. FORINT TRANSFER WITHIN HUNGARY via electronic CIB Business Online and CIB TPP channels¹			
Bank-to-bank HUF GIRO transfer (ad hoc, post-dated, standing, multiple ^{***})*	0,308%, min. HUF 615	0,215%, min. HUF 368	0,159%, min. HUF 307
Bank-to-bank HUF instant transfer via GIRO (ad hoc, post-dated, standing, multiple ^{***})*	0,308%, min. HUF 615	0,215%, min. HUF 368	0,159%, min. HUF 307
Intrabank HUF transfer (ad hoc, post-dated, standing, multiple ^{***})*	0,270%, min. HUF 430	0,109%, min. HUF 244	0,097%, min. HUF 183
Intra-bank instant HUF transfer (ad hoc, post-dated, standing, multiple ^{***})*	0,270%, min. HUF 430	0,109%, min. HUF 244	0,097%, min. HUF 183

PACKAGE OF DISCOUNTS CAMPAIGN⁴ FOR NEW SMALL ENTREPRENEUR CUSTOMERS⁵

DISCOUNTED FEES ⁶		EXTENT OF THE DISCOUNT ⁷			
		(no later than the last day of the 15th month following the account opening) ⁸			
		CIB Partner Start account package for entrepreneurs	CIB Partner Medium account package for entrepreneurs	CIB Partner Maximum account package for entrepreneurs	
Account management fee		100%			
1 OPTION	Cash withdrawal	At bank cash desk, in HUF, from HUF account*			
		At bank cash desk, in FCY, from HUF account*	50%	50%	75%
		At an ATM operated by CIB Bank Zrt*			
	Cash deposit	In HUF to a HUF account, in HUF to an FCY account			
		In foreign currency (banknotes only) to an FCY account of the same currency	50%	50%	75%
		In foreign currency (banknotes only) to another account			
	HUF transfer via electronic channel¹	Bank-to-bank HUF transfer via GIRO*	50%	50%	75%
	FCY transfer via electronic channel¹	Bank-to-bank FCY transfer, HUF transfer abroad*	50%	50%	75%
SEPA transfer, other EUR transfer within the EEA (Target)*					
Required account turnover⁹ (credit turnover / month)		HUF 40 000 / month	HUF 400 000 / month	HUF 4 000 000 / month	
				HUF 20 000 000 / month	

³ 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 2020~~ **31 December 2021**. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

⁵ According to CIB Bank, new small entrepreneur Customers are individual businesses or business associations with less than HUF 300 million net annual revenue and balance sheet total that open a corporate account package listed in this list of conditions and conclude an agreement (hereinafter: Agreement) with respect to the discounts and did not have a corporate account with CIB Bank in the six month period before the account was opened.

~~*** The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.~~

4. Supplementary list of conditions for small entrepreneurs for business and other organisations sole traders and freelance lawyers sole traders CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs, CIB Partner account package for freelance accountants with effect from 1st January 2021, the provisions referred to in the following sections of the Lists of Conditions referred to in:

- Multiple HUF transfer (may only be given via electronic channels: BT, CIB Business Terminal, CIB Business Online~~***~~)

~~6.*** The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual. Under the fee schedule contained in this List of Conditions, the opening of at most two current accounts may be requested per currency; further accounts may be opened based on separate agreement.~~

♦ Transaction Fee	<p>0.3% except:</p> <ul style="list-style-type: none"> - in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, and - "Purchases - HUF and FCY-based Bank Cards" and "Purchases - Credit Cards" transactions in which case it is 0%, but of an unspecified maximum HUF amount ☒ (Action: HUF 0 until 31st of December 2020 31st of December 2021 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)
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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 2020~~ **31 December 2021** 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