CIB BANK

Announcement

I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby informs its Clients that with effect from 21st April 2021, the Operating Manual of the CIB Business Terminal service shall be amended as follows.

II. The Operating Manual of the CIB Business Terminal service's chapter "7.2 Foreign currency payment orders" shall be amended as follows:

7.2 Foreign currency payment orders

Prerequisites for the execution of value-dated orders:
Value-dated orders are foreign currency orders waiting at the Bank, the processing of which will start on a future banking day based on your order submitted in advance. The execution date, i.e. the start date of processing, cannot be earlier than the first banking day after today, and cannot be later than 1 calendar year after today.
The items waiting at the Bank can also be initiated, modified and deleted from another Business Terminal if it is also assigned to the account to be debited. At present, value- dated orders cannot be submitted through any other electronic channel (Internet Bank, CIB24) or on paper, only through the Business Terminal service.

Please note the following:
- for **outgoing payment orders**, if the beneficiary's bank is within the European Union, then whatever the currency of execution, you will only be able to agree to pay CIB Bank's costs, and not the costs of other banks.
- for **outgoing payment orders**, if the beneficiary's bank is within the European Union and the currency of execution is the currency of the European Union country in question; that is, BGN, CZK, DKK, PLN, RON, SEK or HRK, then the execution date may only be T+1.
- For **the above currencies**, transfers with an FX date of T+2 are only possible to recipients outside the European Union.

There are two ways of initiating a high-priority EUR transfer to a bank account within the EEA, both of which are described in detail further down:
- By launching a high-priority SEPA transfer order
- By launching a TARGET transfer order

Please note that SEPA transfers and TARGET transfers have different cut-off times for same-day (high-priority, T-day) execution, and we will charge additional fees at the time of execution

Prerequisites for execution:
- value-dated orders can only be initiated for clean payments, and not for documentary transactions, i.e. import collections
- the order meets the requirements related to form and authorisation
- the account to be debited must have sufficient funds available on it to cover the amount of the transfer(s) and the related bank charge(s) on the specified execution date at the latest, i.e. on the start date of processing - including SEPA transfers and TARGET transfers
- on the value date of processing, in the event of insufficient funds the Bank keeps the order on hold until the acceptance deadline (cut-off time) – in accordance with the

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> Banking Timetable – then handles it in a manner identical to the processing of one-off items

Important! If the required funds are not available by the cut-off time, the same terms will apply to the execution of the order as to the processing of one-off orders.

Cancelling and deleting orders
You can delete orders waiting at the Bank either by clicking on the Withdraw button on the Item Status panel of the Foreign currency payment orders module, or with an instruction made in writing, on paper, submitted to your account manager or relationship manager.

Definition of terms
Execution date of order = Start date of processing = the banking day when the processing of the order starts together with the verification of sufficient funds (coverage check).

If the appropriate amount including the expected costs is not available when an order initiated from a corporate account is processed, the item will be assigned waiting status, and the Bank will queue it for not more than 30 calendar days, charging the fee specified in the list of conditions. Day 1 of queuing pending the arrival of sufficient funds is the first calendar day following the start of processing. The Bank debits the queuing fee when the queuing period ends, at the end of the 30th day at the latest.
In the case of a sole trader's account or a private account, the order is rejected.

Processing time T, T+1, T+2 = the duration of processing

(Expected value) date of execution = the item's value date, when the order will be executed; the date when the amount of the item will be credited to the account of the beneficiary's bank.

- **Types of confirmation**

When initiating a one-off order
In the case of companies, an order will be considered accepted (i.e. the processing of execution will start, taking into account the Bank's cut-off times) if all required data and sufficient funds are available. For information regarding the extent of funds blocked on the account, see the publication entitled "List of Conditions for Companies." This is when the value date of execution and the applicable exchange rate are determined. In such case the transfer can no longer be cancelled or modified through the Business Terminal. To delete or modify the order, contact your account manager or relationship manager. Further information and details are available on the website www.cib.hu, under "Contacts/Banking Timetable".

If the appropriate amount including the expected costs is not available when the order is processed, the item will be assigned waiting status for a maximum of 30 days, during which the order can be cancelled through the Business Terminal and launched later as a new item for processing. To delete or modify the order, contact your account manager or relationship manager.

In the case of private individuals and sole proprietorships, an order will be considered accepted (i.e. the processing of execution will start, taking into account the Bank's acceptance deadlines) if all required data and sufficient funds are available. In such case the transfer can no longer be cancelled through the Business Terminal. To delete or modify the order, contact your account

manager or relationship manager. If the appropriate amount including the expected costs is not available when the order is processed, the item will be rejected immediately. Further information and details are available on the website www.cib.hu.

If the required prerequisites are met and the applicable exchange rate is known, the order will be posted on the processing date, with a value date determined by the processing time. The actual data of the execution (effective date, exchange rate) can be checked in the Account history/statement.

If you initiate an item after the deadline specified in the announced Banking Timetable, it will be given received status on the confirmation, and wait for the start of the next bank processing day; on the next banking day the processing of the item will start. You must make sufficient funds available on the account to be debited. The actual data of the execution (effective date, exchange rate) can be checked in the Account history/statement.

Such a received order can be cancelled through the Business Terminal up until the time that daily processing starts on that banking day. For instance, an order submitted in the evening that requires conversion may be cancelled up until the start of the next banking day. To delete or modify the order, you can also contact your account manager or relationship manager.

The Bank will notify you about the items rejected during processing in an automatic message sent to the Business Terminal, or, if you did not initiate the order from the Business Terminal, in the form of a letter.

When initiating a value-dated order

When a value-dated order is initiated, the Bank will only receive the order, i.e. the item will be given received status. Apart from a formal check, the order will not go through any other check. The order will wait for the future execution date you have specified, which is when the processing of the item will start. You must make sufficient funds available on the account by this date at the latest. The actual data of the execution (effective date, exchange rate) can be checked in Account history/statement.

Such an order with received status can be cancelled through the Business Terminal up until the time that daily processing starts on the value date specified. For instance, an order submitted today that becomes due in 2 days can be cancelled by the second day (if it is a banking day) up until the start of processing, or you can contact your account manager or relationship manager to delete or modify the order.

An order will be processed automatically upon receipt by the Bank if pursuant to the agreement concluded with the Bank the BT authoriser certifies (signs) it with their signing device and postings to the account are automatic at the Bank.

If pursuant to an individual agreement you initiate your orders with a "Fax confirmation",
i.e. without an electronic signature, the Bank will always receive the orders and their processing will not start until you confirm the Bank's confirmation to your account manager or relationship manager using the certification method agreed on with the Bank. If you do have a signing device pursuant to an individual agreement that the BT authoriser signs orders with, but postings to your account are not automatic at the Bank, the Bank will receive the orders listed in the confirmation, and the account manager will start processing.

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Sections of the module:

Data recording, Item status, Regular, Import, Partners, Parameters

The process of setting up foreign currency transfers consists of two steps:

- The creation of new items using the *Data recording panel*, the setting up of standing orders using the *Regular panel*, or the generation of transfer items using the *Import panel*.

- The batching of the items

When they are ready the items can be sent to the signing folder individually or in batches; and from there, after being appropriately authenticated, to the postbox.

You can monitor the status of the transfer orders using the Item status panel.

The Partners panel enables you to view and edit the names and account numbers of beneficiaries for whom you have already recorded a transfer order, or intend to do so in future.

You can adjust the settings in the Parameters panel, to suit your individual requirements.

Important! A quick menu is available on every page, which you can open by clicking with the right-hand mouse button.

Important! You can request help in completing the form by pressing the F1 button.

- **Data recording panel**

Fields displayed on the panel, and their values First fill out the Client's details.

* Account number	Name
0002-123456-500	euro
Remitter's name, tel. no.: James Johnson	Account's coun

- Account number, account name - not modifiable. Select the account from which you would like to make the transfer. The list contains the numbers and names of the user's accounts that are set up for foreign currency transfers.

Changing the account number causes the contents of the other input fields to be deleted.
- Remitter's name, telephone number: you only need to enter the details of the person completing the order once, then in future the system will always fill them in automatically.

Press one of the four buttons on the screen to select the type of transfer, after which the system will only ask you to complete those fields that are strictly necessary in order for the bank to automatically process your order.

- Book transfer: transfers of funds from your forint account to your euro account, for example, are executed immediately.

- CIB internal transfer: the beneficiary of the transfer also has their account with us, so the transaction is immediately executed within the bank.

- SEPA transfer: a type of order completed in accordance with special criteria, the details of which can be found in the section entitled "Further important information."
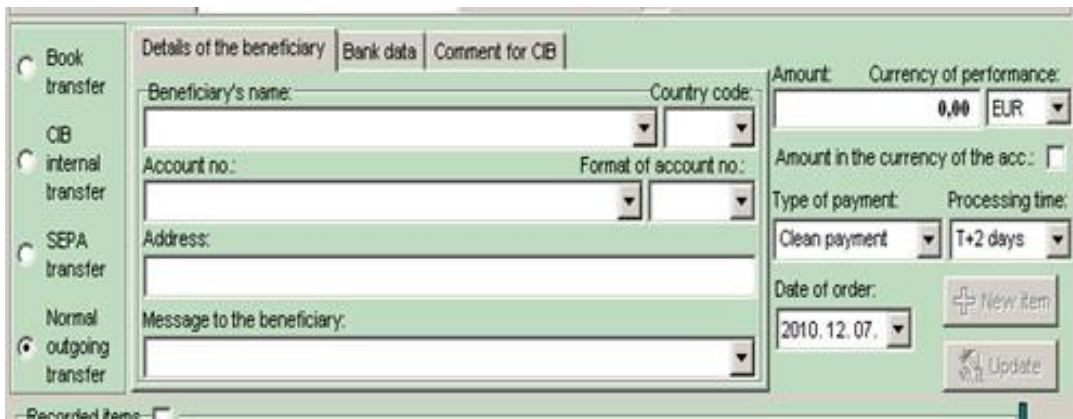
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Normal outgoing transfer: for completing orders for transfers to accounts at other banks in Hungary and abroad. You may also set up an order for execution as a TARGET transfer. See below for detailed information about this.

- **Normal outgoing transfer**

Purpose of the function: launching transfers in foreign currency, from forint and foreign currency accounts, to partners with accounts at other banks in Hungary or abroad.

Prerequisites for execution:
Sufficient funds to cover the amount of the transfer must be available on the account, allowing for any possible changes in the exchange rate. (The amount of the transfer must be available on the account from which the transfer is to be made, while coverage for the bank fees and costs must be available on the selected commission account).

Beneficiary's details: this field is compulsory in all cases.
When recording a new order or modifying an existing item, the program automatically saves the details of a new partner or a partner whose details have been modified, so the next time you input an order there will be no need to provide these details again, as you can simply select them from a drop-down list.
This not only speeds up the process but can also reduce the number of errors made during data entry.
The program will automatically prevent you from completing those fields that it is not necessary to fill out in the case of the selected type of transfer.

Beneficiary's name: Here you need to type in the name of the beneficiary company. The system will then store it and the next time you can simply select it from a list.

Country code: You may either select the country of the beneficiary's account number from the list, at which the field will automatically be completed with the appropriate country code, or type in the country code directly. You only need to do this when you first record the data, because the program remembers the specified code, and next time you select the partner name from the partner database the program automatically completes this field along with several others.

Account number: You must give the beneficiary's full account number. Hyphens and spaces can be left out. After you have typed it in once, the system will store it so next time you can select it from a list.

Format of account no.: The format of the beneficiary's account number can be selected from among the four-option listed below.

Important! This determines what type of data checks will be performed on the entered account number when recording orders before they are accepted.

If you do not select the 'Format' option that corresponds to the account number actually entered, the program will reject the item when the orders are entered.

Selecting the appropriate 'Format' option makes it possible to eliminate typing errors as early as the input stage, since the program knows the rules of the given format and warns of mistakes.
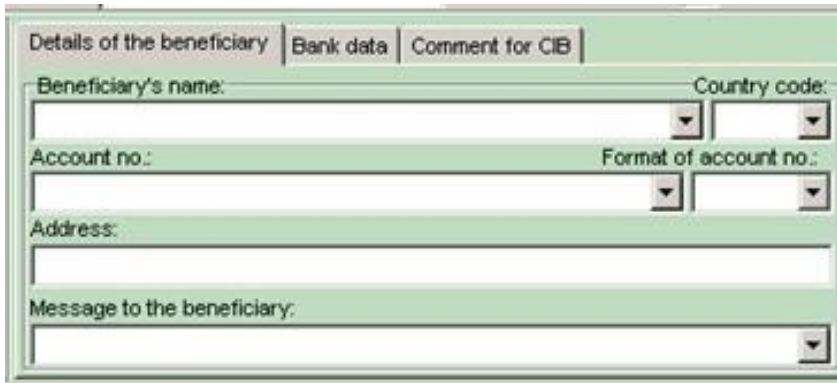
- *CIB format*: A 13-character account number. The first four digits denote the branch, the next six digits the customer, and the last three identify the specific account. It may be divided up with hyphens or spaces, but we also accept it without these. (Example: 0002-12345-520)
- *GIRO format*: Consists of 16 or 24 digits. Can be divided with hyphens or spaces or written without them.
- *IBAN format*: The European standard bank account number format, the length of which varies from country to country, but may consist of up to 28 useful characters. The first two of these are not numbers, but letters, and identify the country. It is customary to divide the IBAN into four sets of characters, using spaces. (In this way the length will be a maximum of 34 characters.)
- *Other format*: Only select this option if the beneficiary's account number format does not match any of those described above. In this case no checks are performed at the input stage, so any errors will only come to light at a later juncture (during processing by one of the banks). If you have already transferred funds to this partner, then instead of retyping the details, select the partner from the partner database.

Only those of the above four options will be displayed that may be available in the given country (as determined by the bank's country code).

Address: Type in the address of the beneficiary company. After you have typed it in once, the system will store it, and on the next occasion will completed, the field with the address of the selected beneficiary company.

Message to the beneficiary: This can be completed as you like. This field is usually used to specify the number of the invoice being settled. The program remembers the messages given in orders for transfers to the given beneficiary, so that later you only need to select them from a list.

Bank data: Only compulsory in the case of SEPA transfers and Normal outgoing transfers. In all other cases these fields are inactive. The program will automatically prevent you from completing those fields that it is not necessary to fill out for the selected mode of data entry.

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Here you can enter the details of the beneficiary bank (name, address, country code, SWIFT code and bank's ID code), or the details of the correspondent bank. If CIB Bank has no direct relationship with the beneficiary bank, it sends the funds to the beneficiary through what is known as a correspondent bank. (It is not compulsory to specify the correspondent bank, but this does ease the process of transferring funds.)

The program stores the specified parameters. Later it is sufficient to select the bank (based on its name), and the program will complete the fields with the stored values.

Beneficiary bank's name: Type the name of the beneficiary bank into this field. After you have typed it in once, the system will store it so next time you can select it from a list.

SWIFT code: The SWIFT code of the beneficiary bank can be given in this field.

Country code: You may either select the country of the beneficiary's account number from the drop-down list, at which the field will automatically be completed with the appropriate country code, or you may type in the country code directly.

Address: This field is used to provide the address of the beneficiary bank.

Bank's ID code: The beneficiary bank's ID code can be given in this field. The bank's ID code can only be given in the case of orders to certain countries, and the format of the bank's ID code is subject to different rules for each country.
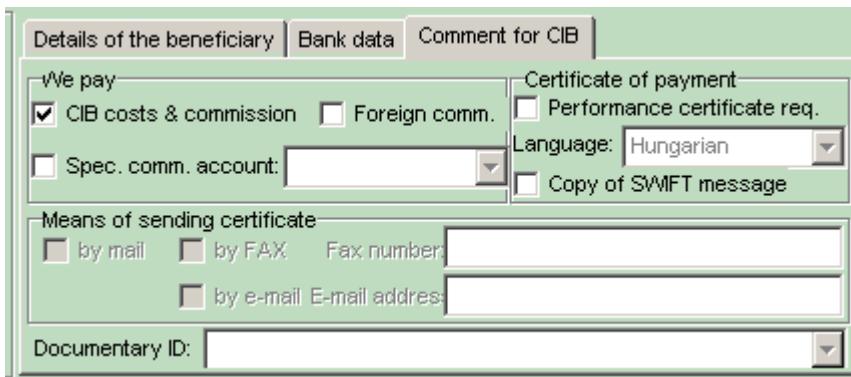
Correspondent bank's name: Optional field for providing the name of the correspondent bank.

SWIFT code: Optional field for providing the SWIFT code of the correspondent bank.

Address: Optional field for providing the address of the correspondent bank.

Account number: Optional field for providing the account number of the correspondent bank.

Comment for CIB: this section is for providing information to the bank but is not always active. For example, it is inactive in the case of balance transfers between your own accounts.

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We pay: You may choose to pay CIB costs and commission, and foreign commission. CIB's commission and costs related to your order only be passed on to your partner in the case of payments destined for outside the EEA. You cannot pay the foreign bank charges in the case of transfers without conversion made within the EEA. In certain cases the program automatically sets the check-boxes and does not permit you to change them.

- **For your information: The table below shows the cost-assumption options for the various types of transaction.**

Location of addressee refers to the Beneficiary's bank (not the Beneficiary!)

Cost-assumption options						
Outgoing		**Currency**				
		Without conversion				
		forint	*euro*	*other EEA*	*non-EEA*	
Location of addressee	*Domestic*	SHA	SHA	SHA	SHA	
	Non-domestic, but EEA	SHA	SHA	SHA	SHA	
	Non-EEA	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	
Cost-assumption options						
Outgoing		**Currency**				
		With conversion				
		forint	*euro*	*other EEA*	*non-EEA*	
Location of addressee	*Domestic*	SHA, OUR	SHA, OUR	SHA, OUR	SHA	
	Non-domestic, but EEA	SHA, OUR	SHA, OUR	SHA, OUR	SHA	
	Non-EEA	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	SHA, OUR, BEN	

Abbreviations:

CIB costs & commission checkbox selected

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SHA (share) – of the costs incurred during execution of the payment order, those arising at the payer's payment service provider are borne by the payer, while those arising at the payment service provider of the correspondent bank or beneficiary are borne by the beneficiary

CIB costs & commission and Foreign commission checkboxes both selected
OUR – all bank costs incurred during execution of the payment order are borne by the paying party

Foreign commission checkbox selected
BEN – all bank costs incurred during execution of the payment order are borne by the beneficiary

Special commission account: You may individually specify the commission payment account, if this differs from that specified in your bank account agreement the default setting is the account to be debited with the amount transferred.

You may request a separate payment/performance certificate and/or a copy of the SWIFT message, following execution of the order. Select the means of sending the certificates:

- in a letter

- by fax — *Important!* The system can only (automatically) send notifications to a fax number given in the correct format: **+36**12345678 within Hungary, or **+00**1234567890 if you would like to the fax to be sent abroad.
- by email - the email address should contain an @ sign.

Documentary ID - to be completed only, if an import collection is initiated (see Type of transfer). The program remembers the documentary IDs given in orders for transfers to the given beneficiary.

Amount: Type in the amount you wish to transfer (decimals may be entered using a decimal point). If conversion is required, the amount can be given in the currency of either the account to be debited or the account to be credited.

Currency of performance: Select the currency of performance from the drop-down list.

Amount in the currency of the account: If you check this box, the specified amount will be understood in the currency of the account to be debited, but the payment - after conversion - will be made in the currency of performance.

For example: You want to transfer the euro equivalent of HUF 1,000 from your forint account. In the amount field you type "1000", and in the currency of performance you select "EUR", and the "Amount in the currency of the account" option. If you select this option you will transfer the euro

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equivalent of HUF 1,000; if you don't select it you will transfer EUR 1,000.

Type of payment field: not selectable in all cases (see: use of the Documentary ID field)
- the Documentary ID field may not be used
  - Normal transaction, outgoing item via SWIFT
- use of the Documentary ID field is permitted, but not compulsory
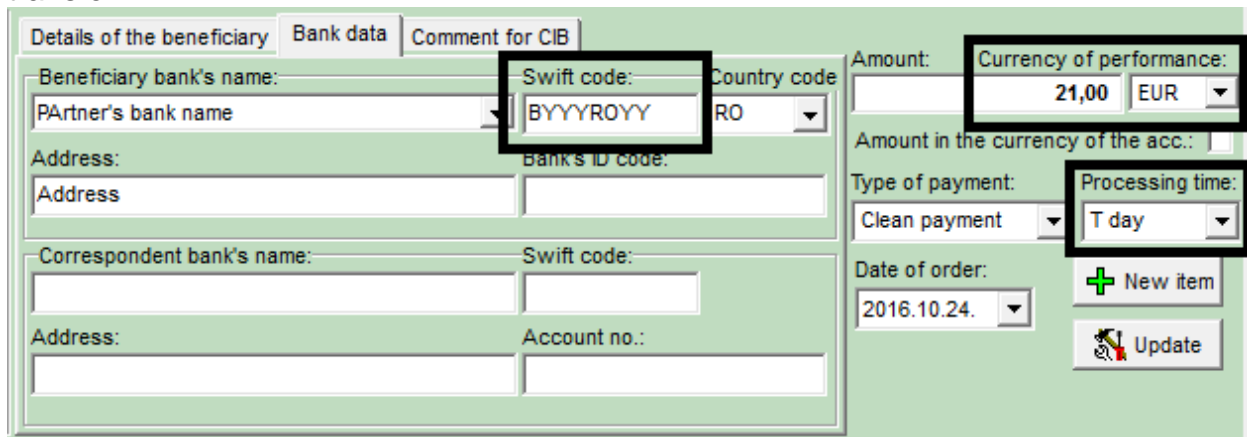 - Import collection order - only in the case of CIB internal transfers or normal outgoing transfers

Processing time field: The amount of the order will be debited from your bank account on this day, and credited to the beneficiary's bank account.
In case of a company the default setting is T+2 (normal) except for EUR currency (where default is T+1), while T+1 and T-day processing is available in the case of the following currencies only: EUR, USD, CAD, GBP and HUF. HUF transfers abroad are always executed on T-day. The debiting of the amount of orders accepted by the bank takes place on the selected performance date, which can be checked in the account statement/history as early as on the day of processing. More information can be obtained in the Banking Timetable, by clicking on the www.cib.hu link.

You may also select T-day (high-priority) execution, subject to an extra charge.

Due date: used to determine the planned date of submitting the order. This makes it easier for you to select orders during batching. You can decide here whether your order should be processed on a specific date (value-dated order) or immediately (one-off order), but you can also do so during batching. If you prepare several future items, it is a good idea to specify the future value date here, and during batching you should tick the box "Use due date as start date of processing".

When setting up a normal outgoing transfer order in EUR with T-day execution, you can opt to use the TARGET settlement system; in other words you have the option of launching a TARGET transfer.


The prerequisites for setting up this type of order are as follows:

- the currency of execution must be set to EUR

- the time of execution must be set to T-day

- the SWIFT code of the beneficiary's bank must be specified in the bank data section

- at the moment of registering the order, the partner bank (based on the SWIFT

CIB Bank Zrt. CIB Bank Ltd. H-1027 Budapest, Medve utca 4–14. H-1995 Budapest Telefon: (06 1) 423 1000 Fax: (06 1) 489 6500 Nyilvántartó cégbíróság: Fővárosi Törvényszék Cégbírósága Cégjegyzékszám: Cg. 01-10-041004 Adószám: 10136915-4-44 CSASZ:17781028-5-44 KASZ: HU17781028 Tőzsdetagság: Budapesti Értéktőzsde Zrt. Tevékenységi engedély száma: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) kód: CIBHHUHB

code) must be listed in the database of TARGET members, and this must also be the case at the moment of processing by the bank. This is due to the possibility that the partner bank's TARGET membership has been terminated, but the TARGET database in BT has not yet been updated. In this case, the order will be successfully set up, but will be rejected in the course of processing by the bank.

You must agree to pay the fee(s) related to the service, as specified in the applicable List of Conditions
When finalising the order, select the "TARGET" button in the dialogue box below
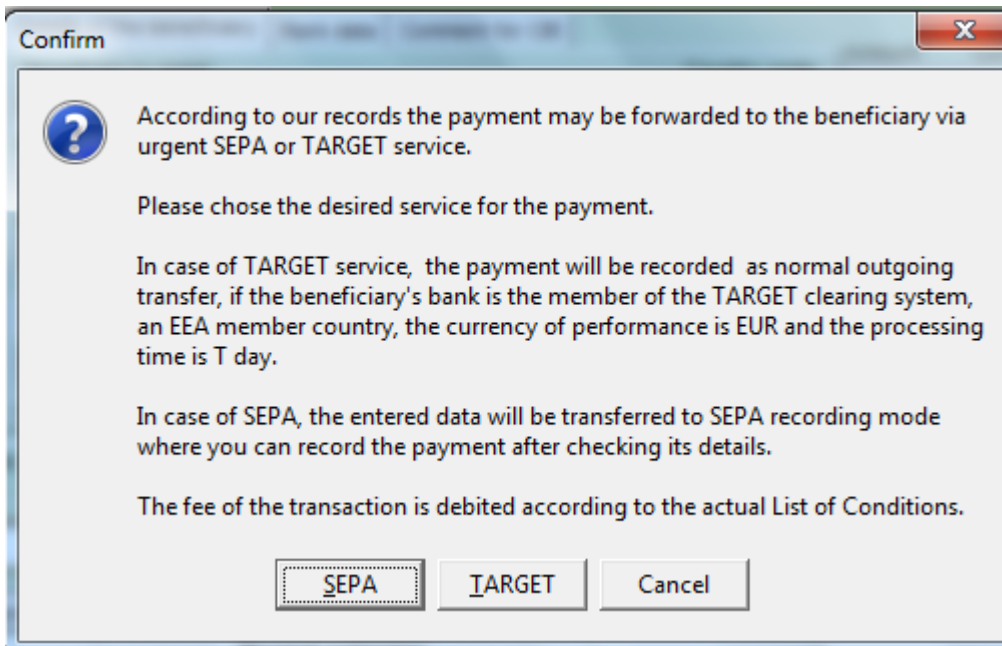
Please note, that based on the details of the order, the order may be forwarded to the beneficiary using, either the high-priority SEPA or the high-priority TARGET service.
Please choose the service you require.
If the TARGET service is selected the item will be recorded as a normal outgoing transfer, provided that the beneficiary's bank is a TARGET member and is located in an EEA member state, the currency of execution is EUR and the processing time T-day.
If the SEPA service is selected, the details that you enter will be loaded into the SEPA data entry form, where you will have the opportunity to check the order before recording it.
Please be aware that the acceptance/processing times for SEPA and TARGET transfers differ in accordance with the Banking Timetable.
The fees related to the services will be charged in accordance with the latest effective List of Conditions that applies to you.

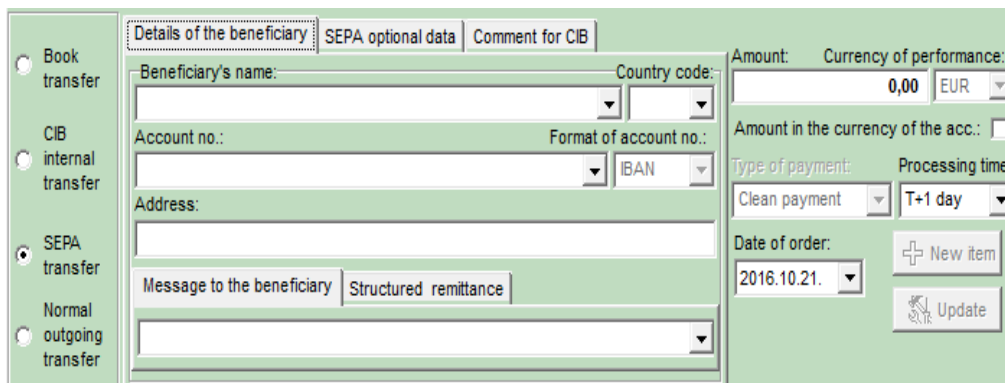Such orders will be handled as orders for immediate execution.

＋ New item After completing the input fields, the order can be saved by clicking on the "New item" button, after which the item appears among the recorded items. (In the Parameters panel you can choose whether to record the new item directly into a batch.) Please note that if you have recorded a normal outgoing transfer as a TARGET transfer, you will not have the opportunity to check the order again! The program does not differentiate between this kind of order and other normal outgoing transfer types, and nor does it indicate this as a separate means of recording the order, like intra-bank or SEPA transfers, for example.

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Update If you want to change a recorded item, click on it to display its details in the input fields. After making the changes, you can save them by clicking on the Modify button.
Resetting the input fields: Click with the right-hand mouse button to delete the contents of the input fields.
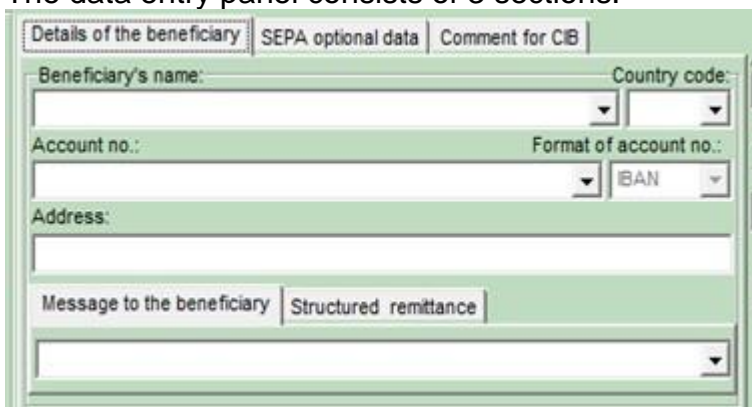
- **SEPA transfer:**

The purpose of SEPA (Single Euro Payments Area) is to enable companies and other business entities within the eurozone to execute their euro-payment transactions regardless of their location - whether at home or abroad - under the same basic conditions and subject to the same rights and obligations. Further information is available at www.cib.hu/sepa. Selecting this option enables you to perform simple, standardized transfers of euro amounts.

The features of SEPA transfer include the following:
- The transfers are made in EUR only.
- The beneficiary's IBAN must be specified.
- The beneficiary's bank may receive the transferred amount as early as on the day of the launch of the transfer (high-priority SEPA), or on the next day (T+1).

The data entry panel consists of 3 sections:

The *Details of the beneficiary* tab contains the compulsory data. The account number must be given in the IBAN format. For a detailed description of this, illustrated with examples, see the www.ecbs.org website.
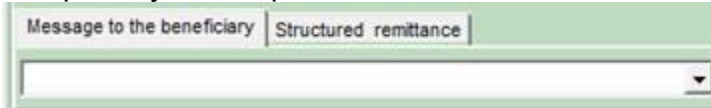The address may be a maximum of 140 characters in length.
Please note that entering an address of up to 140 characters is only possible with a SEPA order; for the other types of order only 70 characters will be recorded.
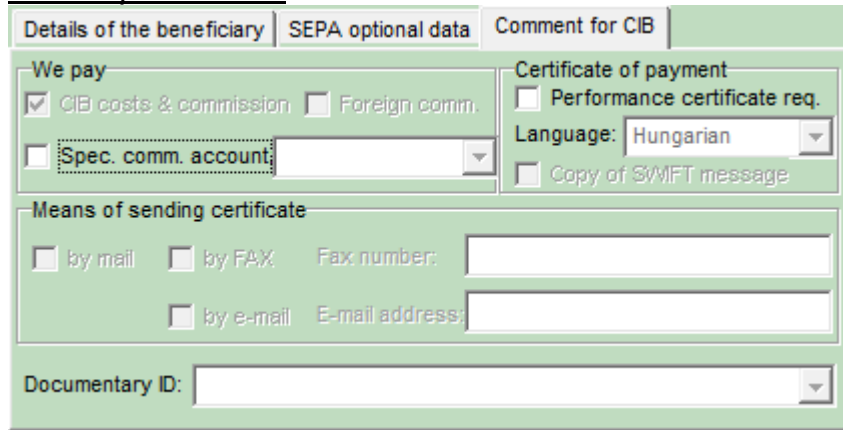If you start to set up your order as a SEPA transfer and set the processing time to T-day, but later

CIB Bank Zrt. CIB Bank Ltd. H-1027 Budapest, Medve utca 4–14. H-1995 Budapest Telefon: (06 1) 423 1000 Fax: (06 1) 489 6500 Nyilvántartó cégbíróság: Fővárosi Törvényszék Cégbírósága Cégjegyzékszám: Cg. 01-10-041004 Adószám: 10136915-4-44 CSASZ:17781028-5-44 KASZ: HU17781028 Tőzsdetagság: Budapesti Értéktőzsde Zrt. Tevékenységi engedély száma: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) kód: CIBHHUHB

change the type of order to normal outgoing transfer and select the TARGET service, then only the first 70 characters of the address field will be saved, and the program will discard the rest

Completing the Message to the beneficiary field and "Structured remittance" section is optional. However, if you complete the "Issuer" field in the "Structured remittance" section, it is also compulsory to complete the "Reference" field.
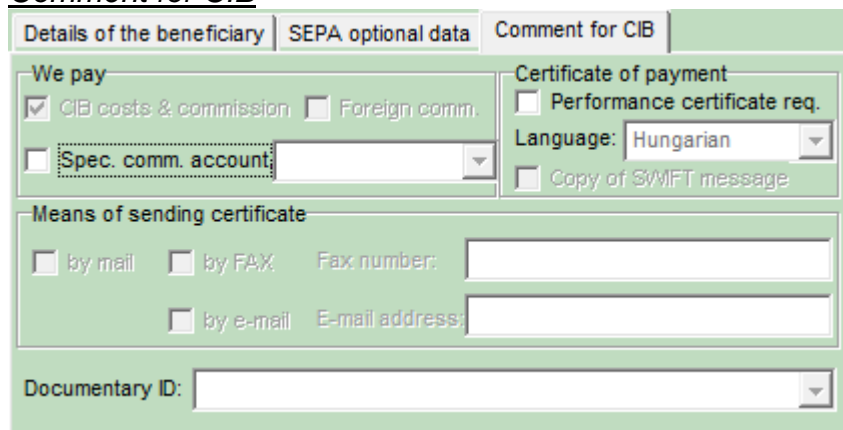

SEPA optional data

Optional fields, that will be forwarded to the partner in accordance with the SEPA standard.

Comment for CIB

We pay CIB costs and commissions - this option is selected and the field cannot be modified, because CIB's commission and costs can only be passed on to your partner in the case of payments destined for outside the EEA.

Assumption of foreign bank costs (deselected and the field cannot be modified): The foreign bank costs can only be assumed in the case of a beneficiary outside the European Union.

Special commission account - if you check this option, then sufficient funds must be available on the selected account to cover the bank fees related to the order.

You may request a payment certificate: if you would like to receive confirmation of performance of the transfer.

Language of payment certificate compulsory: if you have requested a payment certificate. Available languages: Hungarian, English or German.

SWIFT copy requested is unchecked, inactive, and cannot be modified! The orders are not sent as individual SWIFT messages, but in file format, so there is no way of making a SWIFT copy as proof of execution.

CIB Bank Zrt. CIB Bank Ltd. H-1027 Budapest, Medve utca 4–14. H-1995 Budapest Telefon: (06 1) 423 1000 Fax: (06 1) 489 6500 Nyilvántartó cégbíróság: Fővárosi Törvényszék Cégbírósága Cégjegyzékszám: Cg. 01-10-041004 Adószám: 10136915-4-44 CSASZ:17781028-5-44 KASZ: HU17781028 Tőzsdetagság: Budapesti Értéktőzsde Zrt. Tevékenységi engedély száma: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) kód: CIBHHUHB

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Means of notification (compulsory: if you have requested a payment certificate. You may select fax, letter, or email separately, or all three.
Fax number (compulsory if you request the payment certificate by fax). Email address (compulsory if you request the payment certificate by email).

Currency of performance - inactive and set to EUR, but you may check the "Amount in the currency of the account" box if you wish to set the amount for debiting as the currency of the account to be debited.
Example:
Currency of account to be debited: HUF Amount:
1,000,000
Currency of performance: EUR
In this way, the euro equivalent of HUF 1 million will be transferred.
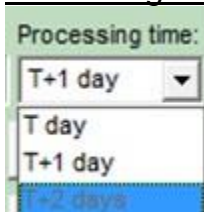
Processing time

This may be set to T+1 or, with the high-priority service, T-day.
The debiting of the amount of an order accepted by the Bank takes place with a T+1 execution date, which can be checked on the account statement/account history function. Further information can be accessed in the Banking Timetable, by clicking on the www.cib.hu link.
If you select T-day, the Bank will charge an extra fee, the details of which are available in the List of Conditions that applies to you.

Please note that if an order recorded and sent to the Bank in compliance with the SEPA criteria is rejected because the beneficiary bank is not a SEPA member bank, then you may modify the type of the order to normal outgoing transfer, on the recorded items panel, entering the SWIFT code. After this, you can launch the transfer for processing as a normal outgoing foreign currency transfer.

- **Book transfer:**

Purpose of the function: Transferring/converting a foreign currency amount between your own accounts.
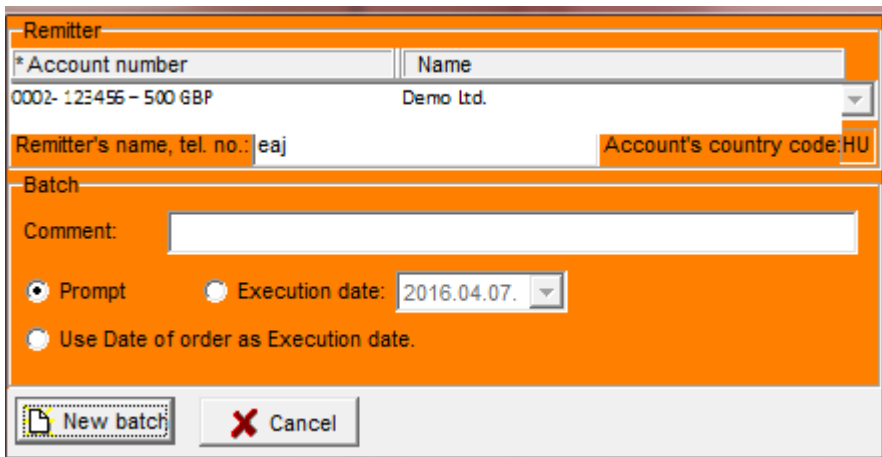
Only the compulsory fields will be activated.
- *Account number* - the account number to be debited, selected by you, from which you intend to launch the transfer, and
- Beneficiary's name, Beneficiary's account number, which has the same customer name and customer code of the account to be debited
- Amount and Currency of performance, which may only be the currency of either the account to be debited or the account to be credited.
- Processing time (currency day, compulsory field): by default only T-day (expedited) More information can be found in the Banking Timetable, which is available at www.cib.hu.
- Comments

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Important! There is a possibility that a forint transfer initiated to a new partner with an account at CIB will be rejected. This is because the system is unable to check the currency of the beneficiary account, and if that too is forint-denominated, then you need to use the Forint transfer function.

- **Transfer within CIB Bank:**

Purpose of the function: launching transfers in foreign currency, from forint and foreign currency accounts, to a partner with an account at CIB Bank.

Prerequisites for execution:
Sufficient funds to cover the amount of the transfer must be available on the account, allowing for any possible changes in the exchange rate. (The amount of the transfer must be available on the account from which the transfer is to be made, while coverage for the bank fees and costs must be available on the selected commission account).

The default values of certain fields cannot be changed, so they are inactive. The remaining active fields are either compulsory or optional:
- *Account number* - the account number to be debited, selected by you, from which you intend to launch the transfer.
- Beneficiary's name, account number - can be completed if the given partner is not yet included in the partner list.
- Account number format - the default setting is the CIB format (4-6-3). Also selectable: GIRO (3*8 characters), IBAN format (7*4 characters, the first four characters of which are, e.g. HU40).
- Message to beneficiary - you may use this field to enter any information to be communicated to the beneficiary
- Amount - the amount of the order, which may be given as a decimal using a decimal point.
- Currency of performance - select the currency in which you would like to perform (send) the transfer (see the table of cost assumption options).
- Amount in the currency of the account: If you select this option, the specified amount will be understood in the currency of the account to be debited, but the payment - after conversion - will be made in the currency of performance.
- The default day of processing (currency day) is
  - for normal type of payment only T-day processing
  - In case of Documentary transaction (import collection order, guarantee, letter of credit) T day, T+2 day can be selected

The debiting of the amount of orders accepted by the bank takes place on the selected performance date which can be checked in the account statement/history as early as on the day of processing. More information can be found in the Banking Timetable, which is available via the www.cib.hu website (see: table of cost assumption options).
- Type of payment - you may select any type except for "cheque".
- We pay CIB costs and commissions (checked by default): Check this box to indicate if you agree to pay the foreign-currency transfer costs and commission charged by CIB Bank, as specified in the relevant effective List of Conditions (see: table of cost assumption options).
- Special commission account - if you check this option, then sufficient funds must be available on the selected account to cover the bank fees related to the order.

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- Certificate of payment requested (selectable): check this box if you require a certificate confirming execution of the order.
- Language of payment certificate (compulsory, if you have requested a payment certificate): The selectable values are: Hungarian, English or German.
- Means of sending certificate (compulsory if you have requested a payment certificate): You may select fax, letter, email, fax and email, letter and email, fax and letter or all three.
- Fax number (compulsory if you request the payment certificate by fax).
- Email address (compulsory if you request the payment certificate by email).
- Documentary ID - if the transfer type is documentary transaction (non-standard), then its ID can be entered using this field. The program remembers the documentary IDs given in orders for transfers to the given beneficiary. Pull down the list if you would like to choose from among them.

Bathing

1. You can enter any information into the Comments field that identifies the batch if you prepare several batches and keep them waiting within the program (it can stay here among the batches, or it can wait in the signing folder, or suspended in the mailbox). Completing this field is not compulsory.

2. You must select whether the batch should be prepared as a one-off or value- dated order.

   - Prompt = if this is selected, the contents of the batch will be processed as a one-off order, i.e. the processing of the order(s) in the batch will start immediately upon receipt by the Bank, regardless of when the batch is submitted

   - Execution date: = Start date of processing = if this is selected, the order(s) in the batch will be processed on the same future value date. You can select a future (banking) day from the dropdown calendar – this is the day when the processing of the order(s) in the batch will start. This cannot be earlier than the first (banking) day after "today" and cannot be later than 1 calendar year after today.

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- Use Date of order as Execution date = if this is selected, the order(s) in the batch will be processed on different future value dates. In such case the batch consists of orders with different future dates, which you can specify in the "Due date" field when you enter the order(s). The date cannot be earlier than the first banking day after today and cannot be later than 1 calendar year after today.

Important! Documentary transactions – "Import collections" – cannot be initiated as value- dated orders for processing; you can only do so with "Normal" transfers!
If "Import collection" is included among the orders, you can only batch it as an immediate order and not as a value-dated one, i.e. its processing will start immediately upon submission to the Bank.

- **Tips, advice and recommendations:**

If you have difficulty completing the order form, we recommend that you begin inputting the order as a "normal outgoing" transfer, because as you fill out the form the program will automatically "switch over" to the mode of data entry that it detects based on the data provided.
After the data has been entered, when you press the "New item" button the program checks its completion rules and warns of any detected errors in an error message.
If, based on the data provided, the order corresponds to a different mode of data entry, the system will offer to change the type of order. For example, you might want to record a transfer within CIB that also fulfils the requirements for a balance transfer between your own accounts.

We recommend that when recording Cheque type transfers you first select the Cheque type from the Type of payment field. In this case, the compulsory fields are immediately displayed, and those that are not required, such as the bank details, become inactive.

When setting up an order for a CIB internal transfer, there is a possibility that a forint transfer initiated to a new partner with an account at CIB will be rejected. This is because the system is unable to check the currency of the beneficiary account, and if that too is forint-denominated, then you need to use the Forint transfer function.

The operations related to batching and signing the orders (creation, modification, listing, saving etc.) are the same as those in the Forint transfer module.

On the Item status panel you can view not only the current status and saved properties of all the existing items that have been inputted, imported or set up as a recurring order, but also the processing status of sent items, and the data pertaining to their execution/booking.
From the dropdown menu, select which account the items you'd like to view belong to! If you want to view the items for all the accounts and not just one, select the "All accounts" option.
You can then search among the items that belong to the account number selected, or sort the table using various filters.

Status panel you can view not only the items entered, but also the status of all orders at the Bank, which can be updated from the Bank by clicking on the "Refresh" button. You can use this function repeatedly to retrieve the current status.

The table below shows the possible status of the orders at the Bank. The last updated status of an item can be viewed here and updated by clicking on the "Update" button.

Status of item at Bank	Status of item in BT
BOOK = executed	Archive (posted) It cannot be cancelled
EXEC (-> BOOK) it is only waiting for the latest exchange rate, and will be posted at the end of the day at the latest	It is being processed It cannot be cancelled
WAITF = waiting, if insufficient funds are available for execution. The Bank is queuing it for max. 30 days	It is waiting for funds to arrive The Customer has something to do and can be cancelled during the waiting period
STORE = waiting, if • it is waiting for the Bank's approval • it is an outgoing transfer with or without conversion, which is currently being checked • sufficient funds are available, but it has not been posted yet • from an FX account to a partner possessing a Hungarian GIRO account number, in HUF	It is being processed It cannot be cancelled
WAITC = waiting, if it is waiting for fax confirmation	It is waiting for the Customer's confirmation The Customer has something to do and can be cancelled up until the fax confirmation
COFF = received an immediate order that was received after the Bank's acceptance deadline, and is thus waiting to be processed on the next banking day	Received It can be cancelled by the Customer up until the processing date

WAITV = received a value-dated order waiting for a future processing date	Value-dated It can be cancelled by the Customer up until the processing date
ERASE = deleted It has been deleted by the Bank	Batched the order can be modified, deleted or resubmitted for processing

Based on the last update, the status of an order submitted to the Bank can be:

Orders with the following statuses can be cancelled – you can confirm it by checking that the "Widhrow" button is active for these orders only:

- A value-dated order, i.e. one that has been received by the Bank for a future date, can be cancelled up until the day preceding the value date

- An order received by the Bank after the Bank's acceptance deadline can be cancelled up until the start of processing on the next banking day

- An order that is being processed by the Bank and is waiting for sufficient funds to arrive can be cancelled while it is being queued, at the latest on the 30th day

- A fax order (whether one-off or value-dated) can be cancelled up until the fax confirmation is received by the Bank. The fax confirmation (signed confirmation) of a value-dated order must be received not later than the end of processing time on the value date, otherwise the order will be deleted.

In certain phases of processing you will be informed about the change in the status of the order in instant messages, which you will receive automatically when a Bank communication is initiated. The modified information will be updated automatically on the Item Status panel.

- **The Import panel**

To upload any exported files, or any imported files originating from other sources and provided with an appropriate format for further processing.

Orders exported from your company's financial/accounting system in the standard format prescribed by CIB, or items exported after being recorded in another Business Terminal, can be imported to the Business Terminal that you are using, via this interface.
It is important to note that files can only be exported from BT in the SEPA/ISO20022 xml format. The Bank has discontinued the other export formats used in the past.

*Recommended **Converter** program*
A special application makes it easy to convert your older import files, used in the past for foreign currency transfers, into SEPA XML files. For this we recommend that you use the "Converter" program that is downloadable from our website.

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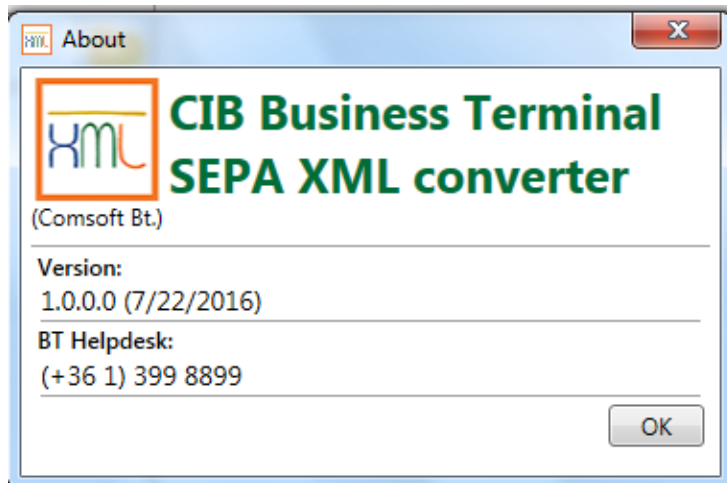
The program is easy to install, with instructions in either Hungarian or English.

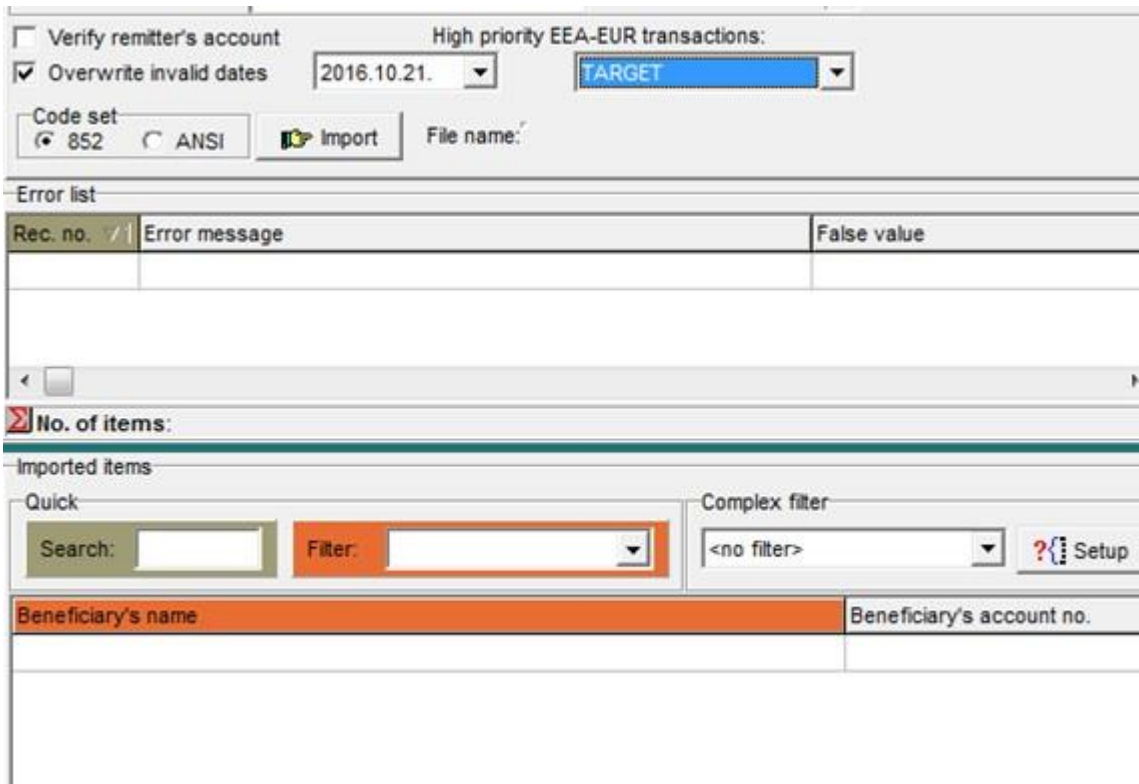Once you have done this, it is simple to use the program by launching the
 file:

After launching the converter program, on the left hand side of the panel, select the file, saved by you, that you want to convert, which can be any of the following types:
- CIB format
- MT100 Swift format
- IEB format
- Automatic Terminal format

- Code type ANSI or 852

On the right hand side, select the target directory where you would like the converted file to be saved, and from where you will be able to import it via the "Import" panel of the Business Terminal's Foreign Currency Transfer function.

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Importing

You can use the left portion divided into three parts to enter items recorded in other systems.
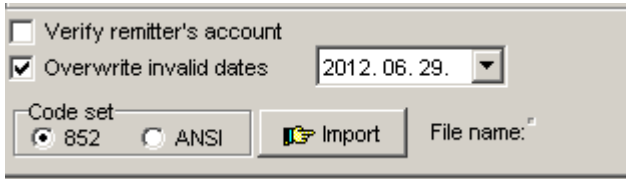
- On the top left importing portion, click on the [Import] button to import the required file.
- The imported items will be added to the table of imported items in the bottom left section.
- Any incorrect or incomplete items will remain on the top left portion in the error list. Click on an incorrect item to display the related data in the input field where you can correct it, then click on the [Modify] button to add the item to the list of imported items.
- The imported items can be sent to the signature folder individually or in batches, and from there, after being appropriately authenticated, to the mailbox. The items batched here also appear on the Data recording panel among the batches, where they can be handled in the same manner as the items recorded manually.

The application does not save any imported items without sending for signature or without batching.

Import section
In the roll-down list select the account to the debit of which you wish to complete the transfer orders.
If the imported file is faulty, this is indicated in the Error list. The program accepts the orders that are correct in terms of form and displays them in the Imported items window.

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- Checking of transferor from import: If you select this, the application will check the number of the account to be debited among the items, and it will only import those items in which this is identical to the selected transferor's account number. Otherwise the application will import the items to the selected account number without checking the transferor's account number.
- Correction of incorrect dates: If the items to be imported contain any overdue items, activate this option to avoid these items being added to the error list. You can provide a new due date for the import.
- Code panel: Select the code set (852, ANSI) of the file to be imported!

- <u>Using the High-priority EEA-EUR transaction processing option:</u>

Select the type of order for the import items, which may correspond to the terms of either a SEPA or TARGET transfer order, if the import file is in XML or CIB format and the service level is not specified in the file.

If the "TARGET" option is selected, the program will treat the high-priority EUR items as a TARGET order, provided that the beneficiary's bank has TARGET membership.
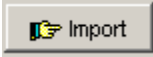
If the "SEPA" option is selected, the program will treat the high-priority EUR items as high-priority SEPA order.
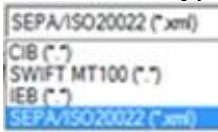
If the "Primarily TARGET" option is selected, the program will primarily import the high-priority EUR items as a TARGET order, but if the beneficiary's bank is not a TARGET member, it will import the item as a high-priority SEPA order.

<u>Please note:</u> The term TARGET transfer refers to orders recorded as normal outgoing transfers where the beneficiary's bank is in an EEA member state, the currency of execution is EUR and the processing time is T-day.

- **Important:**

  - The acceptance/processing times for high-priority SEPA orders and TARGET orders differ in accordance with the Banking Timetable.

  - The bank charges a fee for high-priority execution, as specified in the latest effective List of Conditions that applies to you.

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- After pressing the [Import] button, select the file that you want to import, and its type.

```
SEPA/ISO20022 (*.xml)
CIB (*.*)
SWIFT MT100 (*.*)
IEB (*.*)
SEPA/ISO20022 (*.xml)
```

- Click on the [Import] button, then select the file to be imported and the related file type.

The error list contains those imported items in which one or more data items were entered incorrectly. If the same item contains more than one error, it will appear in multiple rows on the error list, with separate error messages. Therefore, the *number of items ()* in the error list does not indicate the number of erroneous items, but the *number of errors.*
Click on the erroneous item to view the related data in the edit fields displayed above the error list.

Correct the appropriate field, then click on the [Modify] button to display the items in the list of imported items, in the bottom left table.

On the right you will see the batches and the content of the selected batch.
The items batched here also appear on the Data recording panel among the batches, where they can be handled in the same manner as the items recorded manually.
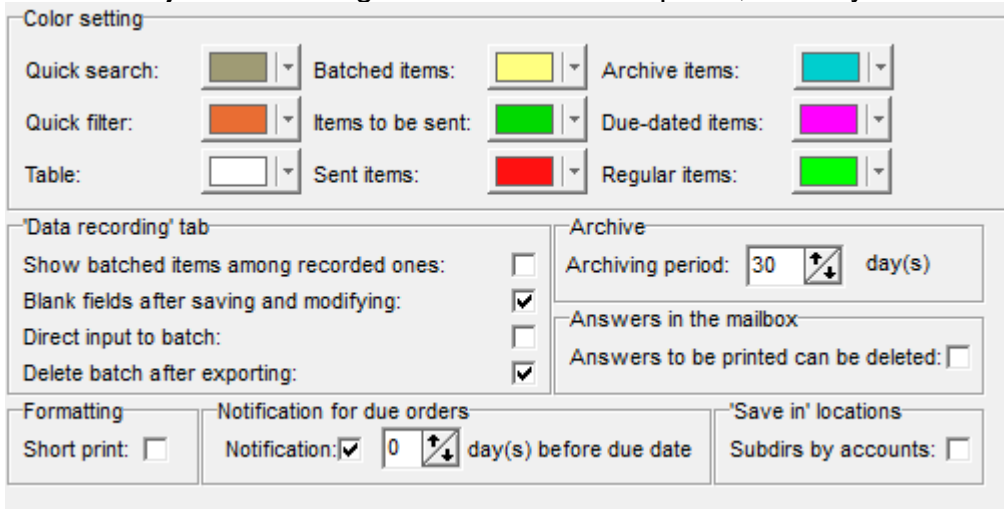The imported items can be sent to the signature folder individually or in batches, and from there, after being appropriately authenticated, to the mailbox.

The items batched here also appear on the Data recording panel among the batches, where they can be handled in the same manner as the items recorded manually.
The application does not save any imported items without sending for signature or without batching.

Regular panel: The use of the Regular panel is the same as in the forint module.

Partners' panel: The partners' details are recorded in the Partner database as they are confirmed by the bank. This means that next time you use the system the partner can simply be selected from list of partners and may be modified in line with the other requirements, after which it will be saved as a new partner with the modified data. For example, if you send a normal outgoing transfer to a given partner, where it is compulsory to complete the bank's details, and then you prepare a cheque-type order for the same partner, the system will save both versions of the same partner.

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- **Parameters**

You can adjust the settings in the Parameters panel, to suit your individual requirements

This panel can be used to customise the individual functions of the foreign currency payment order screen. To save the changes, press the button.

Colour setting: Select the colour of your choice for the search and filter fields, and for the various item statuses. Choose a new colour for the given function by clicking on the colour square that you wish to change.

'Data recording' tab: This panel contains the input-related settings, which can be set using check-boxes:
·Show batched items among recorded ones: When this is activated, in addition to the items awaiting batching, the list of recorded items also displays all batched items that are not contained in the selected batch. This enables you to move items from one batch to another in a single step. Blank fields after saving and modifying: If you would always like the fields on the Data recording and Regular panels to be empty after pressing theor button, activate this setting. Direct input to batch: If you authorise this, when inputting orders you can decide whether the order should be added to the recorded items list or directly to the selected batch. Click on the list of recorded items or the list of items in the batch, to indicate which should be the active list. The active list has a green background. This is where the recorded items will appear. The green buttons always apply to the active list.
Delete batch after exporting: If this option is activated, the exported batch will be deleted.

Archive: Items that have been executed and confirmed by the bank are archived. By specifying the archiving period you can limit the number of days for which these items are stored. Any items older than this are deleted by the system.

Answers in the mailbox: You can regulate the way replies from the bank are managed. By default, confirmations and notifications from the bank remain in the mailbox, in undeletable form, until they have been printed out or saved. This option enables you to override this: Answers to be printed can be deleted: Activating this option enables replies received after the option is activated, and which it is compulsory to print/save, to be deletable regardless of whether they are printed or saved.

Formatting: Activate short print if you only want the most important details of the items to be displayed in the formatted lists. In this way, more items fit on a single page.

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Notification for due orders: You can choose whether or not to receive a reminder, when the program launches, if the recorded items include due or overdue items. (We only monitor batched items and items a waiting batching, and not those in the signing folder or mailbox.) You can also specify how many days before the due date the first reminder should be displayed.

'Save in' locatons: Helps to ensure the ordered saving of the formatted text files related to orders (contents of lists, bank replies). When saving files the program always suggests a default file name and directory (both of these can be changed, and the suggested directory will always be the directory selected at the last saving). With the "Subdirs by accounts" option, files can automatically be saved to a separate sub-directory created for each account.

Click on the button to exit the foreign currency transfer function.

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