

Announcement on the amendment of

**„General List of Conditions for Business and Other Organisations and Sole Traders”,
„General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank
Account Plus”,
„General List of Conditions for Business and Other Organisations, and within this for Customers
Using Corporate Banking and Structured Finance Services, CIB Bank Account Plus”,**

effective from 31st MAY 2021

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) informs its Clients that the Lists of Conditions mentioned above will be modified with the effective date of 31st May 2021. according to the appendix of the present Announcement. All the changes are showed with italic letters and underline.

The reason for the amendment of the Lists of Conditions indicated above

- In case of Customers related to the Bank's General Corporate Business Regulations, is the following: section 20.2.20. of Bank's General Corporate Business Regulations:

Introduction of new Services provided to Clients, cancellation or suspension of an existing Service;

- In case of Customers related to the Bank's General Retail Business Regulations for Consumers and Sole Traders (hereinafter: GRBR), the reason for the amendment of the Lists of Conditions indicated above is the following 20.1.4. section of GRBR

Introduction of new Services provided to Clients, cancellation or suspension of an existing Service;

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 Lists of Conditions and the Banking Timetables can be found at www.cib.hu website or in any of CIB branches.

Date of publication (display in branches): 28th May, 2021

CIB Bank Ltd.

Appendix:

- I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank informs its Clients that the related provisions of the following points of list of conditions entitled the „General List of Conditions for Business and Other Organisations and Sole Traders” will be amended from 31st May 2021 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):

6. HUF AND FCY-BASED BANK CARDS			
WITH EFFECT FROM 19TH JUNE 2017 IT WILL BE POSSIBLE TO APPLY ONLY FOR VISA COMPACT BUSINESS CARD (HUF) AND VISA BUSINESS CARD, BOTH CAPABLE FOR CONTACTLESS PAYMENTS (MARKED WITH))) SIGN)			
6.1 Bank card types			
Type of bank card	Currency of the Bank Account or Card Coverage Account that serves as coverage for Bank Card Transactions	Type of account that serves as coverage for Bank Card Transactions	Bank card application terms
Visa Compact Business Card	HUF	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.
Visa Business Card	HUF, EUR, USD	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.
<u>Széchenyi Card Bank Card</u> ²⁷	<u>HUF</u>	<u>Bank Account</u>	<u>Maintenance of Bank Account at CIB Bank Ltd.</u>
6.2 Bank card use			
	Visa Compact Business Card	Visa Business Card	<u>Széchenyi Card Bank Card</u>
♦ Annual fee per Bank Card ¹	HUF 4441	HUF 11 407	<i>The Bank Card annual fee will be charged based on the Széchenyi Card Overdraft Plus conditions, listed in Annex 19 of Széchenyi Card Program Terms and Conditions.</i>

First year card annual fee of Visa Compact Business Card in the case of CIB Base Business Account Plus, CIB Non-Profit Classic Account Plus and CIB Non-Profit Plusz Account: 0 HUF			
Transaction fees and commissions (per Bank Card Transaction)			
♦ Purchase *			
in Hungary	HUF 0	HUF 0	<u>HUF 0</u>
Abroad	HUF 0	HUF 0	<u>HUF 0</u>
♦ Cash Withdrawal with a Bank Card from a branch cash desk ^{2*}			
At a non-CIB Bank-operated (hereinafter: third-party) ATM, in Hungary, at post offices	3,22 ‰, min. HUF 676	3,22 ‰, min. HUF 473	<u>3,22 ‰, min. HUF 473</u>
At a third-party financial institution abroad	HUF 2712 except in case of EEA countries EUR Cash withdrawal from an ATM: 3,22 ‰ min. HUF 676	HUF 2 712 except in case of EEA countries EUR Cash withdrawal from an ATM: 3,22 ‰ min. HUF 473	<u>HUF 2 712</u> <u>except in case of EEA countries EUR Cash withdrawal from an ATM:</u> <u>3,22 ‰ min. HUF 473</u>
♦ Cash Withdrawal with a Bank Card from an ATM *			
At a CIB Bank-operated (hereinafter: proprietary) ATM	HUF 268 + 1,40 ‰	HUF 268 + 1,40 ‰	<u>HUF 268 + 1,40 ‰</u>
In Hungary, at a third-party ATM (HUF, EUR)	HUF 473 + 2,83 ‰	HUF 404 + 2,83 ‰	<u>HUF 404 + 2,83 ‰</u>
Abroad	1,40 ‰, min. HUF 1355 except in case of EEA countries EUR Cash withdrawal from an ATM: HUF 473 + 2,83 ‰	1,40 ‰, min. HUF 1355 except in case of EEA countries EUR Cash withdrawal from an ATM: HUF 404 + 2,83 ‰	<u>1,40 ‰, min. HUF 1355</u> <u>except in case of EEA countries EUR Cash withdrawal from an ATM:</u> <u>HUF 404+ 2,83 ‰</u>
• Cash deposit with bankcard to ATM			
To ATM operated by CIB Bank with online cash-in (In HUF to a HUF account only)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	<u>The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account</u>

To ATM operated by CIB Bank with envelope (In HUF to a HUF account only)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	<i>The same as the fee of <u>Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account</u></i>
♦ Storage fee for unclaimed cards ³	HUF 293 /month	HUF 293 /month	<u>HUF 293 /month</u>
♦ Card usage default limits ⁴			
Cash Withdrawal with a Bank Card, per day	HUF 250 000	HUF 250 000	<u>HUF 250 000</u>
Purchase, per day	HUF 500 000	HUF 500 000	<u>HUF 500 000</u>
♦ Blocking fee	HUF 0	HUF 0	<u>HUF 0</u>
♦ Card replacement fee			
Due to fault of magnetic stripe or chip ⁵	HUF 0	HUF 0	<u>HUF 0</u>
In the case of a Bank Card lost in the post ¹⁴	HUF 0	HUF 0	<u>HUF 0</u>
In other cases	HUF 1 777	HUF 1 616	<u>HUF 1 616</u>
Expedited Bank Card replacement abroad	USD 275.08	USD 275.08	<u>USD 275.08</u>
♦ Bank Card PIN Code replacement fee	HUF 449	HUF 449	<u>HUF 449</u>
♦ Expedited Cash Withdrawal with a Bank Card abroad	USD 205,46	USD 205,46	<u>USD 205,46</u>
♦ Fee for cancellation of expedited procedure abroad	USD 58,70	USD 58,70	<u>USD 58,70</u>

♦ CIB Travel Protection²³	may be requested optionally, HUF 3 490/year	automatically linked free of charge	<i>not available</i>
♦ CIB Travel Protection Business package for 18-70 year-old Customers²⁴	may be requested optionally, HUF 4 880 / year	automatically linked free of charge	<i>not available</i>
♦ CIB Travel Protection Business package for 70-75 year-old Customers²⁴	may be requested optionally, HUF 9 720 / year		<i>not available</i>

27 Széchenyi Card is available only with valid Széchenyi Card Overdraft product approved by CIB Bank

- II. The related provisions of the following points of lists of conditions entitled the „General List of Conditions for Business and Other Organisations and Sole Traders, CIB Bank Account Plus” CIB Bank Account Plus” will be amended from 31st May 2021 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):**

6. HUF AND FCY-BASED BANK CARDS			
WITH EFFECT FROM 19TH JUNE 2017 IT WILL BE POSSIBLE TO APPLY ONLY FOR VISA COMPACT BUSINESS CARD (HUF) AND VISA BUSINESS CARD, BOTH CAPABLE FOR CONTACTLESS PAYMENTS (MARKED WITH))) SIGN)			
6.1 Bank card types			
Type of bank card	Currency of the Bank Account or Card Coverage Account that serves as coverage for Bank Card Transactions	Type of account that serves as coverage for Bank Card Transactions	Bank card application terms
Visa Compact Business Card	HUF	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.
Visa Business Card	HUF, EUR, USD	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.
<u>Széchenyi Card Bank Card²⁷</u>	<u>HUF</u>	<u>Bank Account</u>	<u>Maintenance of Bank Account at CIB Bank Ltd.</u>
6.2 Bank card use			
	Visa Compact Business Card	Visa Business Card	<u>Széchenyi Card Bank Card</u>

♦ Annual fee per Bank Card⁶	HUF 4441	HUF 11 407	<i>The Bank Card annual fee will be charged based on the Széchenyi Card Overdraft Plus conditions, listed in Annex 19 of Széchenyi Card Program Terms and Conditions.</i>
First year card annual fee of Visa Compact Business Card in the case of CIB Base Business Account Plus, CIB Non-Profit Classic Account Plus and CIB Non-Profit Plusz Account: 0 HUF			
Transaction fees and commissions (per Bank Card Transaction)			
♦ Purchase *			
in Hungary	HUF 0	HUF 0	<i>HUF 0</i>
Abroad	HUF 0	HUF 0	<i>HUF 0</i>
♦ Cash Withdrawal with a Bank Card from a branch cash desk ^{7*}			
At a non-CIB Bank-operated (hereinafter: third-party) ATM, in Hungary, at post offices	3,22 ‰, min. HUF 676	3,22 ‰, min. HUF 473	<i>3,22 ‰, min. HUF 473</i>
At a third-party financial institution abroad	HUF 2712 except in case of EEA countries EUR Cash withdrawal from an ATM: 3,22 ‰ min. HUF 676	HUF 2 712 except in case of EEA countries EUR Cash withdrawal from an ATM: 3,22 ‰ min. HUF 473	<i>HUF 2 712 except in case of EEA countries EUR Cash withdrawal from an ATM: 3,22 ‰ min. HUF 473</i>
♦ Cash Withdrawal with a Bank Card from an ATM *			
At a CIB Bank-operated (hereinafter: proprietary) ATM	HUF 268 + 1,40 ‰	HUF 268 + 1,40 ‰	<i>HUF 268 + 1,40 ‰</i>
In Hungary, at a third-party ATM (HUF, EUR)	HUF 473 + 2,83 ‰	HUF 404 + 2,83 ‰	<i>HUF 404 + 2,83 ‰</i>
Abroad	1,40 ‰, min. HUF 1355 except in case of EEA countries EUR Cash withdrawal from an ATM: HUF 473 + 2,83 ‰	1,40 ‰, min. HUF 1355 except in case of EEA countries EUR Cash withdrawal from an ATM: HUF 404 + 2,83 ‰	<i>1,40 ‰, min. HUF 1355 except in case of EEA countries EUR Cash withdrawal from an ATM: HUF 404+ 2,83 ‰</i>

• Cash deposit with bankcard to ATM			
To ATM operated by CIB Bank with online cash-in (In HUF to a HUF account only)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	<i>The same as the fee of <u>Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account</u></i>
To ATM operated by CIB Bank with envelope (In HUF to a HUF account only)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	<i>The same as the fee of <u>Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account</u></i>
♦ Storage fee for unclaimed cards ⁸	HUF 293 /month	HUF 293 /month	<i><u>HUF 293 /month</u></i>
♦ Card usage default limits ⁹			
Cash Withdrawal with a Bank Card, per day	HUF 250 000	HUF 250 000	<i><u>HUF 250 000</u></i>
Purchase, per day	HUF 500 000	HUF 500 000	<i><u>HUF 500 000</u></i>
♦ Blocking fee	HUF 0	HUF 0	<i><u>HUF 0</u></i>
♦ Card replacement fee			
Due to fault of magnetic stripe or chip ¹⁰	HUF 0	HUF 0	<i><u>HUF 0</u></i>
In the case of a Bank Card lost in the post ¹⁴	HUF 0	HUF 0	<i><u>HUF 0</u></i>
In other cases	HUF 1 777	HUF 1 616	<i><u>HUF 1 616</u></i>
Expedited Bank Card replacement abroad	USD 275.08	USD 275.08	<i><u>USD 275.08</u></i>
♦ Bank Card PIN Code replacement fee	HUF 449	HUF 449	<i><u>HUF 449</u></i>

♦ Expedited Cash Withdrawal with a Bank Card abroad	USD 205,46	USD 205,46	<u>USD 205,46</u>
♦ Fee for cancellation of expedited procedure abroad	USD 58,70	USD 58,70	<u>USD 58,70</u>
♦ CIB Travel Protection ²³	may be requested optionally, HUF 3 490/year	automatically linked free of charge	<u>not available</u>
♦ CIB Travel Protection Business package for 18-70 year-old Customers ²⁴	may be requested optionally, HUF 4 880 / year	automatically linked free of charge	<u>not available</u>
♦ CIB Travel Protection Business package for 70-75 year-old Customers ²⁴	may be requested optionally, HUF 9 720 / year		<u>not available</u>

27 Széchenyi Card is available only with valid Széchenyi Card Overdraft product approved by CIB Bank

III. The related provisions of the following points of lists of conditions entitled the “General List of Conditions for Business and Other Organisations, and within this for Customers Using Corporate Banking and Structured Finance Services, CIB Bank Account Plus” will be amended from 31st May 2021 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):

6. HUF AND FCY-BASED BANK CARDS			
WITH EFFECT FROM 19TH JUNE 2017 IT WILL BE POSSIBLE TO APPLY ONLY FOR VISA COMPACT BUSINESS CARD (HUF) AND VISA BUSINESS CARD, BOTH CAPABLE FOR CONTACTLESS PAYMENTS (MARKED WITH))) SIGN)			
6.1 Bank card types			
Type of bank card	Currency of the Bank Account or Card Coverage Account that serves as coverage for Bank Card Transactions	Type of account that serves as coverage for Bank Card Transactions	Bank card application terms
Visa Compact Business Card	HUF	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.
Visa Business Card	HUF, EUR, USD	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.

<u>Széchenyi Card Bank Card²⁷</u>	<u>HUF</u>	<u>Bank Account</u>	<u>Maintenance of Bank Account at CIB Bank Ltd.</u>
--	------------	---------------------	---

6.2 Bank card use			
	Visa Compact Business Card	Visa Business Card	<u>Széchenyi Card Bank Card</u>
♦ Annual fee per Bank Card ¹¹	HUF 4441	HUF 11 407	<i>The Bank Card annual fee will be charged based on the Széchenyi Card Overdraft Plus conditions, listed in Annex 19 of Széchenyi Card Program Terms and Conditions.</i>
First year card annual fee of Visa Compact Business Card in the case of CIB Base Business Account Plus, CIB Non-Profit Classic Account Plus and CIB Non-Profit Plusz Account: 0 HUF			
Transaction fees and commissions (per Bank Card Transaction)			
♦ Purchase *			
in Hungary	HUF 0	HUF 0	<u>HUF 0</u>
Abroad	HUF 0	HUF 0	<u>HUF 0</u>
♦ Cash Withdrawal with a Bank Card from a branch cash desk ^{12*}			
At a non-CIB Bank-operated (hereinafter: third-party) ATM, in Hungary, at post offices	3,22 ‰, min. HUF 676	3,22 ‰, min. HUF 473	<u>3,22 ‰, min. HUF 473</u>
At a third-party financial institution abroad	HUF 2712 except in case of EEA countries EUR Cash withdrawal from an ATM: 3,22 ‰ min. HUF 676	HUF 2 712 except in case of EEA countries EUR Cash withdrawal from an ATM: 3,22 ‰ min. HUF 473	<u>HUF 2 712</u> <i>except in case of EEA countries EUR Cash withdrawal from an ATM: 3,22 ‰ min. HUF 473</i>
♦ Cash Withdrawal with a Bank Card from an ATM *			
At a CIB Bank-operated (hereinafter: proprietary) ATM	HUF 268 + 1,40 ‰	HUF 268 + 1,40 ‰	<u>HUF 268 + 1,40 ‰</u>

In Hungary, at a third-party ATM (HUF, EUR)	HUF 473 + 2,83 ‰	HUF 404 + 2,83 ‰	<u>HUF 404 + 2,83 ‰</u>
Abroad	1,40 ‰, min. HUF 1355 except in case of EEA countries EUR Cash withdrawal from an ATM: HUF 473 + 2,83 ‰	1,40 ‰, min. HUF 1355 except in case of EEA countries EUR Cash withdrawal from an ATM: HUF 404 + 2,83 ‰	<u>1,40 ‰, min. HUF 1355 except in case of EEA countries EUR Cash withdrawal from an ATM: HUF 404+ 2,83 ‰</u>
• Cash deposit with bankcard to ATM			
To ATM operated by CIB Bank with online cash-in (In HUF to a HUF account only)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	<u>The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account</u>
To ATM operated by CIB Bank with envelope (In HUF to a HUF account only)	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account	<u>The same as the fee of Branch cash-desk transactions Cash deposit (2.10 subsection) In HUF to a HUF account</u>
♦ Storage fee for unclaimed cards ¹³	HUF 293 /month	HUF 293 /month	<u>HUF 293 /month</u>
♦ Card usage default limits ¹⁴			
Cash Withdrawal with a Bank Card, per day	HUF 250 000	HUF 250 000	<u>HUF 250 000</u>
Purchase, per day	HUF 500 000	HUF 500 000	<u>HUF 500 000</u>
♦ Blocking fee	HUF 0	HUF 0	<u>HUF 0</u>
♦ Card replacement fee			
Due to fault of magnetic stripe or chip	HUF 0	HUF 0	<u>HUF 0</u>
In the case of a Bank Card lost in the post ¹⁴	HUF 0	HUF 0	<u>HUF 0</u>

In other cases	HUF 1 777	HUF 1 616	<u>HUF 1 616</u>
Expedited Bank Card replacement abroad	USD 275.08	USD 275.08	<u>USD 275.08</u>
♦ Bank Card PIN Code replacement fee	HUF 449	HUF 449	<u>HUF 449</u>
♦ Expedited Cash Withdrawal with a Bank Card abroad	USD 205,46	USD 205,46	<u>USD 205,46</u>
♦ Fee for cancellation of expedited procedure abroad	USD 58,70	USD 58,70	<u>USD 58,70</u>
♦ CIB Travel Protection²³	may be requested optionally, HUF 3 490/year	automatically linked free of charge	<u>not available</u>
♦ CIB Travel Protection Business package for 18-70 year-old Customers²⁴	may be requested optionally, HUF 4 880 / year	automatically linked free of charge	<u>not available</u>
♦ CIB Travel Protection Business package for 70-75 year-old Customers²⁴	may be requested optionally, HUF 9 720 / year		<u>not available</u>

27 Széchenyi Card is available only with valid Széchenyi Card Overdraft product approved by CIB Bank