

Announcement on the amendment of

- List of conditions for business and other organisations, sole traders and freelance lawyers CIB Base Business Account PLUS, CIB Partner Business Account PLUS, CIB Micro Business Account PLUS
- 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 31th May 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 31th May, 2021. The details of modification can be found in Lists of Conditions attached as appendix.

Corporate companies and other organizations, who are belonging to the General Business Rules the, modification of the condition lists takes place on the basis of the following:
The Bank's General Business Rules 20.2.24. based on sub-paragraph: " change in the Bank's business policy objectives ".

For entrepreneurs and primary producers who are belonging to the consumers and entrepreneurs General Population Business Conditions, the modification of the condition lists takes place on the basis of the following:
The Bank's General Business Population Conditions 20.1.4. based on sub-paragraph: " change 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): 28th May 2021

CIB Bank Ltd.

Appendix:

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14; company reg. no.: 01-10-041004) hereby informs its Customers that the

- 1. List of Conditions for Businesses and Organisations, Sole Traders and Freelance Lawyers (CIB Base Business Account PLUS, CIB Partner Business Account PLUS, CIB Micro Business Account PLUS) with effect from 1 May 2021, the provisions referred to in the following sections of the Lists of Conditions referred to in:**

<p align="center">CIB ViCA use fee</p> <p>If the user uses the same password generator with respect to several customers, the fee is charged for each customer.</p>	<p align="center">HUF 105 / month / user (Special offer: HUF 0 until 01st June, 2021) (Special offer: HUF 0 until 30th September, 2021)</p>
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- 2. Supplementary List of Conditions for Small Entrepreneurs 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, CIB Partner account package for freelance accountants) with effect from 1 May 2021, the provisions referred to in the following sections of the Lists of Conditions referred to in:**

<p align="center">CIB ViCA use fee</p> <p>If the user uses the same password generator with respect to several customers, the fee is charged for each customer.</p>	<p align="center">HUF 105 / month / user (Special offer: HUF 0 until 01st June, 2021) (Special offer: HUF 0 until 30th September, 2021)</p>
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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 Bank Card	HUF	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.

Visa Business Business Bank Card	HUF, EUR, USD	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.
<i>Széchenyi Card Bank Card</i> ²⁶	HUF	Bank Account	Maintenance of Bank Account at CIB Bank Ltd.
Bank card use			
	Visa Compact Business Bank Card	Visa Business Bank Card (HUF-based)	Széchenyi Card Bank Card
♦ First year fee per Bank Card ^{9, 21}	HUF 4 573	HUF 11 438	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.
♦ Annual fee per Bank Card starting from the second year ⁹	HUF 4 573	HUF 11 438	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
Transaction fees and commissions (per Bank Card Transaction)			
Purchase*			
in Hungary	HUF 0	HUF 0	HUF 0
Abroad	HUF 0	HUF 0	HUF 0
Cash Withdrawal with a Bank Card from a branch cash desk ^{10*}			
At a non-CIB Bank-operated (hereinafter: third-party) ATM, in Hungary, at post offices	0,371%, min. HUF 763	0,371%, min. HUF 763	0,371%, min. HUF 763
At a third-party financial institution abroad	HUF 3 189 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,37‰, min. HUF 763	HUF 3 189 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,37‰, min. HUF 763	HUF 3 189 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,37‰, min. HUF 763

Cash Withdrawal with a Bank Card from an ATM*

Abroad - CIB Partner Start account package for entrepreneurs	4,471%, min. HUF 1 974 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,573%, + HUF 380	4,471%, min. HUF 1 974 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,573%, + HUF 380	4,471%, min. HUF 1 974 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,573%, + HUF 380
Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants	3,193%, min. HUF 1 974 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,253%, + HUF 380	3,193%, min. HUF 1 974 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,253%, + HUF 380	3,193%, min. HUF 1 974 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,253%, + HUF 380
Abroad - CIB Partner Maximum account package for entrepreneurs	3,193%, min. HUF 1 974 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,228%, + HUF 380	3,193%, min. HUF 1 974 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,228%, + HUF 380	3,193%, min. HUF 1 974 except in case of EEA countries EUR Cash withdrawal from an ATM: 0,228%, + HUF 380
♦ Storage fee for unclaimed card¹¹	HUF 319/month	HUF 319/month	HUF 319/month
Card usage default limits¹²			
Cash Withdrawal with a Bank Card, per day	HUF 250 000	HUF 250 000	HUF 250 000
Purchase, per day	HUF 500 000	HUF 500 000	HUF 500 000
♦ Blocking fee	HUF 0	HUF 0	HUF 0
Card replacement fee			
Due to fault of magnetic stripe or chip ¹³	HUF 0	HUF 0	HUF 0
In the case of a Bank Card lost in the post ¹³	HUF 0	HUF 0	HUF 0
In other cases	HUF 2 134	HUF 1 725	HUF 1 725
Expedited Bank Card replacement abroad	USD 319,19	USD 319,19	USD 319,19
♦ Bank Card PIN Code replacement fee	HUF 479	HUF 479	HUF 479

♦ Expedited Cash Withdrawal with a Bank Card abroad	USD 211,76	USD 211,76	USD 211,76
♦ Fee for cancellation of expedited procedure abroad	USD 63,01	USD 63,01	USD 63,01
♦ CIB Travel Insurance ¹⁷	may be requested optionally, HUF 3 480 /year	automatically linked free of charge	not available
♦ CIB Travel Protection Business package for 18-70 year-old Customers ²³	may be requested optionally, HUF 4 860 / year	automatically linked free of charge	not available
♦ CIB Travel Protection Business package for 70-75 year-old Customers ²³	may be requested optionally, HUF 9 720 / year		not available

²⁶Széchenyi Card is available only with valid Széchenyi Card Overdraft product approved by CIB Bank.