

## **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”,  
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 2<sup>ND</sup> JULY 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 2<sup>nd</sup> July 2021. according to the appendix of the present Announcement.

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;

The modification announced in this Announcement are also shown in the version of List of Conditions mentioned above which will be effective from 1<sup>st</sup> August, 2021 as published on 28<sup>th</sup> May, 2021.

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](http://www.cib.hu) website or in any of CIB branches. All the changes are showed with italic letters and underline, the deleted parts with strikethrough.

Date of publication (display in branches): 1<sup>st</sup> July, 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 2<sup>nd</sup> July 2021 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):

<b>6. HUF AND FCY-BASED BANK CARDS</b>			
<b>WITH EFFECT FROM 19TH JUNE 2017 IT WILL BE POSSIBLE TO APPLY ONLY FOR VISA COMPACT BUSINESS CARD (HUF), VISA BUSINESS CARD <u>AND SZÉCHENYI CARD BANK CARD, ALL CAPABLE FOR CONTACTLESS PAYMENTS (MARKED WITH ))) SIGN</u></b>			
<b>6.1 Bank card types</b>			
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
<b>Visa Compact Business Card</b>	HUF	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.
<b>Visa Business Card</b>	HUF, EUR, USD	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.
<b>Széchenyi Card Bank Card<sup>27</sup> (<u>Mastercard Business Debit Card</u>)</b>	HUF	Bank Account	Maintenance of Bank Account at CIB Bank Ltd.
<b>6.2 Bank card use</b>			
	<b>Visa Compact Business Card</b>	<b>Visa Business Card</b>	<b>Széchenyi Card Bank Card</b>

♦ Annual fee per Bank Card <sup>1</sup>	HUF 4441	HUF 11 407	The Bank Card annual fee will be charged based on the <u>Széchenyi Card Overdraft Plus Széchenyi Card Restart Overdraft</u> conditions, listed in Annex 19 of Széchenyi Card Program Terms and Conditions.
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			

6.3. Conversion rules relating to the use abroad of Bank Cards issued by CIB Bank Ltd.	
Currency of the Bank Card Transaction	Conversion process
♦ <u>In the case of Mastercard-type HUF-based Bank Cards</u>	
<u>HUF</u>	<u>No conversion</u>
<u>USD</u>	<u>The amount of the Bank Card Transaction is converted by the Mastercard card company into EUR at the exchange rate applied by it and valid on the day of the transaction, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.</u>
<u>EUR</u>	<u>The Bank converts the EUR amount into HUF at the FX sell rate valid on the banking day before of settlement.</u>
<u>Other currency</u>	<u>The amount of the Bank Card Transaction is converted by the Mastercard card company into EUR at the exchange rate applied by it and valid on the day of the transaction, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.</u>

27 Széchenyi Card is available only with valid Széchenyi Card Overdraft Plus Széchenyi Card Restart 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 2<sup>nd</sup> July 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), VISA BUSINESS CARD AND SZÉCHENYI CARD BANK CARD, ALL 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.
Széchenyi Card Bank Card <sup>27</sup> <u>(Mastercard Business Debit Card)</u>	HUF	Bank Account	Maintenance of Bank Account at CIB Bank Ltd.

### 6.2 Bank card use

	Visa Compact Business Card	Visa Business Card	Széchenyi Card Bank Card
♦ Annual fee per Bank Card <sup>i</sup>	HUF 4441	HUF 11 407	The Bank Card annual fee will be charged based on the <del>Széchenyi Card Overdraft Plus</del> <u>Széchenyi Card Restart Overdraft</u> conditions, listed in Annex 19 of Széchenyi Card Program Terms and Conditions.

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

### 6.3. Conversion rules relating to the use abroad of Bank Cards issued by CIB Bank Ltd.

Currency of the Bank Card Transaction	Conversion process
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♦ <b><i>In the case of Mastercard-type HUF-based Bank Cards</i></b>	
<u>HUF</u>	<u>No conversion</u>
<u>USD</u>	<u>The amount of the Bank Card Transaction is converted by the Mastercard card company into EUR at the exchange rate applied by it and valid on the day of the transaction, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.</u>
<u>EUR</u>	<u>The Bank converts the EUR amount into HUF at the FX sell rate valid on the banking day before of settlement.</u>
<u>Other currency</u>	<u>The amount of the Bank Card Transaction is converted by the Mastercard card company into EUR at the exchange rate applied by it and valid on the day of the transaction, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.</u>

27 Széchenyi Card is available only with valid Széchenyi-Card-Overdraft Plus Széchenyi Card Restart 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 2<sup>nd</sup> July 2021 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):

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

Széchenyi Card Bank Card <sup>27</sup> <i>(<u>Mastercard Business Debit Card</u>)</i>	HUF	Bank Account	Maintenance of Bank Account at CIB Bank Ltd.
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6.2 Bank card use			
	Visa Compact Business Card	Visa Business Card	Széchenyi Card Bank Card
♦ Annual fee per Bank Card <sup>2</sup>	HUF 4441	HUF 11 407	The Bank Card annual fee will be charged based on the <u>Széchenyi Card Overdraft Plus Széchenyi Card Restart Overdraft</u> conditions, listed in Annex 19 of Széchenyi Card Program Terms and Conditions.
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			

6.3. Conversion rules relating to the use abroad of Bank Cards issued by CIB Bank Ltd.	
Currency of the Bank Card Transaction	Conversion process
♦ <b><u>In the case of Mastercard-type HUF-based Bank Cards</u></b>	
<u>HUF</u>	<u>No conversion</u>
<u>USD</u>	<u>The amount of the Bank Card Transaction is converted by the Mastercard card company into EUR at the exchange rate applied by it and valid on the day of the transaction, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.</u>
<u>EUR</u>	<u>The Bank converts the EUR amount into HUF at the FX sell rate valid on the banking day before of settlement.</u>
<u>Other currency</u>	<u>The amount of the Bank Card Transaction is converted by the Mastercard card company into EUR at the exchange rate applied by it and valid on the day of the transaction, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.</u>

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

IV. The related provisions of the following points of lists of conditions entitled the 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) will be amended from 2<sup>nd</sup> July 2021 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):

6. HUF AND FCY-BASED BANK CARDS			
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.
Széchenyi Card Bank Card <sup>26</sup> <i>(Mastercard Business Debit Card)</i>	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 <sup>9, 21</sup>	HUF 4 573	HUF 11 438	The Bank Card annual fee will be charged based on the <u>Széchenyi Card Overdraft Plus</u> , <u>Széchenyi Card Restart Overdraft</u> conditions, listed in Annex 19 of Széchenyi Card Program Terms and Conditions.

♦ Annual fee per Bank Card starting from the second year <sup>9</sup>	HUF 4 573	HUF 11 438	The Bank Card annual fee will be charged based on the <u>Széchenyi Card Overdraft Plus</u> , <u>Széchenyi Card Restart Overdraft</u> conditions, listed in Annex 19 of Széchenyi Card Program Terms and Conditions
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<b>6.1. Conversion rules relating to the use abroad of Bank Cards issued by CIB Bank Ltd.</b>	
<b>Currency of the Bank Card Transaction</b>	<b>Conversion process</b>
♦ <b><u>In the case of Mastercard-type HUF-based Bank Cards</u></b>	
<u>HUF</u>	<u>No conversion</u>
<u>USD</u>	<u>The amount of the Bank Card Transaction is converted by the Mastercard card company into EUR at the exchange rate applied by it and valid on the day of the transaction, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.</u>
<u>EUR</u>	<u>The Bank converts the EUR amount into HUF at the FX sell rate valid on the banking day before of settlement.</u>
<u>Other currency</u>	<u>The amount of the Bank Card Transaction is converted by the Mastercard card company into EUR at the exchange rate applied by it and valid on the day of the transaction, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.</u>

<sup>26</sup> Széchenyi Card is available only with valid Széchenyi Card Overdraft Plus Széchenyi Card Restart Overdraft product approved by CIB Bank.