

Announcement

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004, hereinafter: Bank) is dedicated to protecting our environment and supports sustainable development. Therefore, **from 1st January 2022**, the Bank Account Agreements are going to be amended unilaterally by the Bank and **the Bank is discontinuing the paper-based delivery of account statements** if a Client has electronic banking service. Starting from this above-mentioned date Clients' account statements will be available via electronic banking services, in electronic form. The Bank has already notified our Clients about this amendment on the bank statement of 30 September 2021.

The advantages of e-statements:

- Your statements will be available via electronic channels whenever you need them.
- You can look up the last 6 months' – in case of CIB Business Online up to 547 days- statements, download and print them in case a hard copy is needed.
- Receiving your statements to your password protected CIB Internet Banking account is safer.
- No postal mailing is necessary, so you may receive the statements faster.
- Without the printing and mailing of statements we can reduce our ecological footprint.

If Clients would, they can of course request the delivery of paper-based statements even after 1st January 2022. This can be initiated from 1 November 2021 to 31 December 2021 as follows. In this case the Bank account Agreement will not be amended.

- **Via CIB Internet Banking:**

In 'Services' menu choose 'Account details' submenu, then within 'Statements' option click on 'Restore statement posting'.

- **Via CIB Business Online:**

In 'New Orders' menu choose 'Forms' submenu, then click on the 'Message to the bank' option. In this menu Clients have the possibility to electronically write a message and send it to the Bank. The request is processed by the account manager.

- **Via Business Terminal:**

In this case please contact your account manager who will handle your request via a sound recorded telephone call.

- **Via telephone call:**

In this case please contact your account manager by phone.

- **By post:**

If our Clients would like to send the duly signed request to restore posting of statements, it can be posted to the following address: CIB Bank Ltd. Account Manager Group H-1027 Budapest, Medve street 4-14.

After the restoration, Clients' statements will remain available via electronic service, but Clients will also receive them via postal mail starting with the next month's statement.

If you have any questions, please contact your account manager, in case of technical questions please write an e-mail to ebank@cib.hu, or call the Digital Customer Service: (+36 1) 399 8899.

The reason for the unilateral amendment of Bank account agreement:

- In case of Customers related to the Bank's General Corporate Business Regulations:

20.2.24 a change in the business policy objectives of the Bank;

- In case of Customers related to the Bank's General Retail Business Regulations for Consumers and Sole Traders:

20.1.4 a change in the business policy objectives of the Bank;

If Clients do not accept the amendment, Clients 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 the Client has accepted the amendment.

Date of publication (display in branches): 29th October 2021

CIB Bank Ltd.