

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”,
“List of Conditions for Non-Resident Business Organisations”,
effective from 1st December 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 1st December 2021. according to the appendix of the present Announcement.

The amendment of the Lists of Conditions is indicated due to the action announced by the Bank for premiums of insurance services and due to technical reason.

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. The details of the modifications can be found in the appendix of this present announcement, where the deleted parts are showed with strikethrough and the changes are showed with italic letters and underline.

Date of publication (display in branches): 29th November, 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 1st December 2021 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):

2.15 CIB Health Guard insurance <u>premium</u> (HUF current account required)		
	In the case of contracts concluded before 1 st June 2019	<i>In the case of contracts concluded between 1st June 2019- 31st July 2021</i>
Monthly premium for CIB Health Guard, Standard Basic Package	HUF 2 500 / insured person	HUF 3 500 / insured person [±]
Monthly premium for CIB Health Guard, Optimum Basic Package	HUF 5 500 / insured person	HUF 7 500 / insured person [±]
Monthly premium for CIB Health Guard, Premium Basic Package	HUF 11 500 / insured person	HUF 14 500 / insured person [±]
Monthly premium for Hope Plus Silver Additional Insurance Package	HUF 2 800 / insured person	HUF 2 800 / insured person [±]
Monthly premium for Hope Plus Gold Additional Insurance Package	HUF 8 500 / insured person	HUF 8 500 / insured person [±]
	In the case of contracts concluded from 1 st August 2021	
Monthly premium for CIB Health Guard, 2.0. Standard Basic Package (It can be requested from the age of 6 months to the age 69 <u>between the ages of 18-69</u>) <i>50% discount on the monthly premium of CIB Health Guard applied for between 1 December 2021- 31 March 2022, for 2 full months following the month of application.</i>	HUF 4 950 / insured person	
Monthly premium for CIB Health Guard, 2.0. Optimum Basic Package (It can be requested between the ages of 18-69) <i>50% discount on the monthly premium of CIB Health Guard applied for between 1 December 2021- 31 March 2022, for 2 full months following the month of application.</i>	HUF 7 950 / insured person	
Monthly premium for CIB Health Guard, 2.0. Premium Basic Package (It can be requested between the ages of 18-69) <i>50% discount on the monthly premium of CIB Health Guard applied for between 1</i>	HUF 10 950 / insured person	

<i>December 2021- 31 March 2022, for 2 full months following the month of application.</i>	
Monthly premium for Hope Plus Silver Additional Insurance Package (In case of ages 18-69, in addition to the Standard Basic Package and 2.0. Standard Basic Package)	HUF 2 800 / insured person
Monthly premium for Hope Plus Gold Additional Insurance Package (In case of ages 18-69, in addition to the Standard Basic Package and 2.0. Standard Basic Package)	HUF 8 500 / insured person

II. 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, CIB Bank Account Plus” will be amended from 1st December 2021 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):

2.15 CIB Health Guard insurance premium (HUF current account required)		
	In the case of contracts concluded before 1 st June 2019	In the case of contracts concluded between 1 st June 2019- 31 st July 2021
Monthly premium for CIB Health Guard, Standard Basic Package	HUF 2 500 / insured person	HUF 3 500 / insured person [±]
Monthly premium for CIB Health Guard, Optimum Basic Package	HUF 5 500 / insured person	HUF 7 500 / insured person [±]
Monthly premium for CIB Health Guard, Premium Basic Package	HUF 11 500 / insured person	HUF 14 500 / insured person [±]
Monthly premium for Hope Plus Silver Additional Insurance Package	HUF 2 800 / insured person	HUF 2 800 / insured person [±]
Monthly premium for Hope Plus Gold Additional Insurance Package	HUF 8 500 / insured person	HUF 8 500 / insured person [±]
	In the case of contracts concluded from 1 st August 2021	
Monthly premium for CIB Health Guard, 2.0. Standard Basic Package (It can be requested from the age of 6 months to the age 69 <u>between the ages of 18-69</u>) <i>50% discount on the monthly premium of CIB Health Guard applied for between 1 December 2021- 31 March 2022, for 2 full months following the month of application.</i>	HUF 4 950 / insured person	
Monthly premium for CIB Health Guard, 2.0. Optimum Basic Package (It can be requested between the ages of 18-69) <i>50% discount on the monthly premium of CIB Health Guard applied for between 1 December 2021- 31 March 2022, for 2 full months following the month of application.</i>	HUF 7 950 / insured person	

<p>Monthly premium for CIB Health Guard, 2.0. Premium Basic Package (It can be requested between the ages of 18-69) <i>50% discount on the monthly premium of CIB Health Guard applied for between 1 December 2021- 31 March 2022, for 2 full months following the month of application.</i></p>	HUF 10 950 / insured person
<p>Monthly premium for Hope Plus Silver Additional Insurance Package (In case of ages 18-69, in addition to the Standard Basic Package and 2.0. Standard Basic Package)</p>	HUF 2 800 / insured person
<p>Monthly premium for Hope Plus Gold Additional Insurance Package (In case of ages 18-69, in addition to the Standard Basic Package and 2.0. Standard Basic Package)</p>	HUF 8 500 / insured person

III. The related provisions of the following points of list 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 1st December 2021 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):

2.15 CIB Health Guard insurance <u>premium</u> (HUF current account required)		
	In the case of contracts concluded before 1 st June 2019	In the case of contracts concluded between 1 st June 2019- 31 st July 2021
Monthly premium for CIB Health Guard, Standard Basic Package	HUF 2 500 / insured person	HUF 3 500 / insured person [±]
Monthly premium for CIB Health Guard, Optimum Basic Package	HUF 5 500 / insured person	HUF 7 500 / insured person [±]
Monthly premium for CIB Health Guard, Premium Basic Package	HUF 11 500 / insured person	HUF 14 500 / insured person [±]
Monthly premium for Hope Plus Silver Additional Insurance Package	HUF 2 800 / insured person	HUF 2 800 / insured person [±]
Monthly premium for Hope Plus Gold Additional Insurance Package	HUF 8 500 / insured person	HUF 8 500 / insured person [±]
In the case of contracts concluded from 1 st August 2021		
<p>Monthly premium for CIB Health Guard, 2.0. Standard Basic Package (It can be requested from the age of 6 months to the age 69 <u>between the ages of 18-69</u>) <i>50% discount on the monthly premium of CIB Health Guard applied for between 1 December 2021- 31 March 2022, for 2 full months following the month of application.</i></p>		HUF 4 950 / insured person
Monthly premium for CIB Health Guard, 2.0. Optimum Basic Package (It can be requested between the ages of 18-69)		HUF 7 950 / insured person

<i>50% discount on the monthly premium of CIB Health Guard applied for between 1 December 2021- 31 March 2022, for 2 full months following the month of application.</i>	
Monthly premium for CIB Health Guard, 2.0. Premium Basic Package (It can be requested between the ages of 18-69) <i>50% discount on the monthly premium of CIB Health Guard applied for between 1 December 2021- 31 March 2022, for 2 full months following the month of application.</i>	HUF 10 950 / insured person
Monthly premium for Hope Plus Silver Additional Insurance Package (In case of ages 18-69, in addition to the Standard Basic Package and 2.0. Standard Basic Package)	HUF 2 800 / insured person
Monthly premium for Hope Plus Gold Additional Insurance Package (In case of ages 18-69, in addition to the Standard Basic Package and 2.0. Standard Basic Package)	HUF 8 500 / insured person

IV. The related provisions of the following points of list of conditions entitled the “List of Conditions for Non-Resident Business Organisations” will be amended from 1st December 2021 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):

1.10 CIB Health Guard insurance <i>premium</i> (HUF current account required)		
	In the case of contracts concluded before 1 st June 2019	In the case of contracts concluded between 1 st June 2019- 31 st July 2021
Monthly premium for CIB Health Guard, Standard Basic Package	HUF 2 500 / insured person	HUF 3 500 / insured person [±]
Monthly premium for CIB Health Guard, Optimum Basic Package	HUF 5 500 / insured person	HUF 7 500 / insured person [±]
Monthly premium for CIB Health Guard, Premium Basic Package	HUF 11 500 / insured person	HUF 14 500 / insured person [±]
Monthly premium for Hope Plus Silver Additional Insurance Package	HUF 2 800 / insured person	HUF 2 800 / insured person [±]
Monthly premium for Hope Plus Gold Additional Insurance Package	HUF 8 500 / insured person	HUF 8 500 / insured person [±]
	In the case of contracts concluded from 1 st August 2021	
Monthly premium for CIB Health Guard, 2.0. Standard Basic Package (It can be requested from the age of 6 months to the age 69 between the ages of 18-69) <i>50% discount on the monthly premium of CIB Health Guard applied for between 1 December 2021- 31 March 2022, for 2 full months following the month of application.</i>	HUF 4 950 / insured person	
Monthly premium for CIB Health Guard, 2.0. Optimum Basic Package (It can be requested between the ages of 18-69) <i>50% discount on the monthly premium of CIB Health Guard applied for between 1</i>	HUF 7 950 / insured person	

<u>December 2021- 31 March 2022, for 2 full months following the month of application.</u>	
Monthly premium for CIB Health Guard, 2.0. Premium Basic Package (It can be requested between the ages of 18-69) <u>50% discount on the monthly premium of CIB Health Guard applied for between 1 December 2021- 31 March 2022, for 2 full months following the month of application.</u>	HUF 10 950 / insured person
Monthly premium for Hope Plus Silver Additional Insurance Package (In case of ages 18-69, in addition to the Standard Basic Package and 2.0. Standard Basic Package)	HUF 2 800 / insured person
Monthly premium for Hope Plus Gold Additional Insurance Package (In case of ages 18-69, in addition to the Standard Basic Package and 2.0. Standard Basic Package)	HUF 8 500 / insured person