

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)
- List of Conditions for small entrepreneurs for business, other organisations and sole traders (CIB Partner account package for freelance accountants)
- 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)
- 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 1st January 2022

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 01st January, 2022. The details of modification can be found in Lists of Conditions attached as appendix.

The amendment is based on Article 20.2.24 of the Bank's General Corporate Business Rules and Article 20.1.4 of the Bank's General Retail Business Rules for Consumers and Individual Entrepreneurs. for the following reason:
- changes in the Bank's business policy objectives.

The modified Lists of Conditions and the Banking Timetables can be found at www.cib.hu website and in any of CIB branches. 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): 20th December 2021

CIB Bank Ltd.

Appendix:

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14; cgj.sz .: 01-10-041004) hereby notifies its Dear Business Partners that the

1. 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) with effect from 1st January 2022, the provisions referred to in the following sections of the Lists of Conditions referred to in:

Transaction Fee	0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount of HUF ☒ (Action: HUF 0 until 31st December 2024 HUF 0 until 31st December 2022 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)
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☒ The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.

The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.

CIB Internet-based Electronic Services (CIB Bank mobile application)			
Registration fee ⁹ /payable upon application for service/	HUF 3 060	HUF 3 060	HUF 3 060
Monthly fee	HUF 221 / user Special offer: HUF 0 until 31.12.2024 HUF 0 until 31.12.2022	HUF 221 / user Special offer: HUF 0 until 31.12.2024 HUF 0 until 31.12.2022	HUF 221 / user Special offer: HUF 0 until 31.12.2024 HUF 0 until 31.12.2022

⁹ Until ~~31st December 2024~~ **31st December 2022** the registration fee of the CIB Bank mobile application is HUF 0.

¹⁰ Service is not yet available in CIB Bank mobile application and in CIB Bank Online. After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till ~~34st December 2024~~ **31st December 2022**. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

¹¹ After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till ~~34st December 2024~~ **31st December 2022**. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

2. List of Conditions for small entrepreneurs for business, other organisations and sole traders (CIB Partner account package for freelance accountants) with effect from 1st January 2022, the provisions referred to in the following sections of the Lists of Conditions referred to in:

I. DISCOUNT TRANSACTIONS on electronic and CIB Business Online channels² (until revoked, but at least until 34st December 2024 31st December 2022)	
Discount forint intrabank transfer (ad hoc, post-dated, standing)*	HUF 0 The fee after the discount period: as specified in section III.

Discount intrabank FCY transfer (ad hoc, post-dated)*	HUF 0 The fee after the discount period: as specified in section V.
Discount bank-to-bank forint transfer (ad hoc, post-dated, standing) via GIRO to NAV target account *.3	HUF 0 The fee after the discount period: as specified in section III.
II. TRANSACTION FEE	
0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount HUF ☒	

☒ **The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.**

The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.

(Action: HUF 0 until ~~31st December 2021~~ **31st December 2022**. in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)

⁴ After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till ~~31st December 2021~~ **31st December 2022**. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

3. 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) with effect from 1st January 2022, the provisions referred to in the following sections of the Lists of Conditions referred to in:

I. DISCOUNT TRANSACTIONS on electronic and CIB Business Online channels¹ (until revoked, but at least until 31st December 2021 31st December 2022)	
Discount forint intrabank transfer (ad hoc, post-dated, standing)*	HUF 0 The fee after the discount period: as specified in section III.
Discount intrabank FCY transfer (ad hoc, post-dated)*	HUF 0 The fee after the discount period: as specified in section V.
Discount bank-to-bank forint transfer (ad hoc, post-dated, standing) via GIRO to NAV target account * ²	HUF 0 The fee after the discount period: as specified in section III.
II. TRANSACTION FEE	
0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount HUF ☒	
☒ The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.	
The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.	
(Action: HUF 0 until 31st December 2021 31st December 2022 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)	

³ After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till ~~31st December 2021~~ **31st December 2022**. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

4. 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) with effect from 1st January 2022, the provisions referred to in the following sections of the Lists of Conditions referred to in:

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<p>♦ Transaction Fee</p>	<p>0.3% except:</p> <ul style="list-style-type: none"> - in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, and - “Purchases - HUF and FCY-based Bank Cards” and “Purchases - Credit Cards” transactions in which case it is 0%, but of an unspecified maximum HUF amount ☒ (Action: HUF 0 until 31st December 2021 31st December 2022 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)
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¹⁷ Currently the service is not available via the CIB Bank mobile application and via the CIB Bank Online Channel. After the introduction of the CIB Bank mobile application and CIB Bank Online, the Bank will continuously expand until ~~31st December 2021~~ **31st December 2022** the scope of services that are available via the application. The Bank will notify Clients of the introduction of the new banking service at least 5 days before the date of the introduction in a message sent via an Announcement and the Internet Bank