

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”,**

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 the Lists of Conditions mentioned above will enter into force according to the earlier Announcement (date of publication of the related Announcement: 29. October 2021.) but after entering into force they are unilaterally amended by the Bank with the effect from the same day of 1st January 2022. according to the appendix of the present Announcement. All the changes are showed with italic letters and underline, the deleted parts with strikethrough.

Modification in the Lists of Conditions is for technical reasons (correction of endnote's number).

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.

Date of publication (display in branches): 31st December 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 January 2022 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):**

7.1. Physical POS terminal	
♦ Transaction commission – in the case of bank cards ^{14 15} issued by CIB Bank -till 17. January 2013	1.7%
♦ Transaction commission – in the case of bank cards issued by a domestic ^{45 16} bank -till 17. January 2013	2.0%
♦ Transaction commission – in the case of bank cards ^{16 17} issued by a foreign bank -till 17. January 2013	2.0%

- 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 1st January 2022 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):**

2.12. Statements, certificates, accounting documents, faxes, administration	
Financial settlement of Housing Related Company loan service ^{5 7}	1,70 % / transfer

2.13.CIB Mobilbank	
♦ Fee for modifying settings ⁶⁻⁸	HUF 1256 / modification

6.2. Bank card use			
	Visa Compact Business Card	Visa Business Card	Széchenyi Card Bank Card

♦ Annual fee per Bank Card ^{7 9}	HUF 4441	HUF 11 407	The Bank Card annual fee will be charged based on the Széchenyi Card Restart Overdraft conditions, listed in Annex 19 of Széchenyi Card Program Terms and Conditions.
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♦ Cash Withdrawal with a Bank Card from a branch cash desk^{8-10*}

♦ Storage fee for unclaimed cards ^{9 11}	HUF 293 /month	HUF 293 /month	HUF 293 /month
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♦ Card usage default limits^{10 12}

♦ Card replacement fee			
Due to fault of magnetic stripe or chip ^{11 13}	HUF 0	HUF 0	HUF 0
In the case of a Bank Card lost in the post ^{14 13}	HUF 0	HUF 0	HUF 0

	Visa Business Card (EUR-based)	Visa Business Card (USD-based)
♦ Annual fee per Bank Card ^{10 9}	EUR 38,00	USD 49,62

♦ Storage fee for unclaimed card ^{12 11}	EUR 1,17 /month	USD 1,76 /month
♦ Card usage default limits ^{13 12}		

♦ Card replacement fee		
Due to fault of magnetic stripe or chip ^{14 13}	0 EUR	0 USD
In the case of a Bank Card lost in the post ^{14 13}	0 EUR	0 USD

7.1. Physical POS terminal	
♦ Transaction commission – in the case of bank cards ^{12 15} issued by CIB Bank -till 17. January 2013	1.7%
♦ Transaction commission – in the case of bank cards issued by a domestic ^{13 16} bank -till 17. January 2013	2.0%
♦ Transaction commission – in the case of bank cards ^{14 17} issued by a foreign bank -till 17. January 2013	2.0%

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 1st January 2022 as follows (the non-referenced provisions of the following points in the amendment remain unchanged):

2.12. Statements, certificates, accounting documents, faxes, administration	
Financial settlement of Housing Related Company loan service ^{5 7}	1,70 % / transfer

2.13.CIB Mobilbank	
♦ Fee for modifying settings ⁶⁻⁸	HUF 1256 / modification

6.2.Bank card use			
	Visa Compact Business Card	Visa Business Card	Széchenyi Card Bank Card
♦ Annual fee per Bank Card ^{7 9}	HUF 4441	HUF 11 407	The Bank Card annual fee will be charged based on the Széchenyi Card Restart Overdraft conditions, listed in Annex 19 of Széchenyi Card Program Terms and Conditions.

♦ Cash Withdrawal with a Bank Card from a branch cash desk ^{8-10*}

♦ Storage fee for unclaimed card ^{9 11}	EUR 1,17 /month	USD 1,76 /month
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♦ **Card usage default limits^{49 12}**

♦ **Card replacement fee**

Due to fault of magnetic stripe or chip ^{44 13}	HUF 0	HUF 0	HUF 0
In the case of a Bank Card lost in the post ^{44 13}	HUF 0	HUF 0	HUF 0

	Visa Business Card (EUR-based)	Visa Business Card (USD-based)
♦ Annual fee per Bank Card^{40 9}	EUR 38,00	USD 49,62

♦ **Cash Withdrawal with a Bank Card from a branch cash desk ^{44-10*}**

♦ Storage fee for unclaimed card^{42 11}	EUR 1,17 /month	USD 1,76 /month
♦ Card usage default limits^{43 12}		

♦ **Card replacement fee**

Due to fault of magnetic stripe or chip ^{44 13}	0 EUR	0 USD
In the case of a Bank Card lost in the post ^{44 13}	0 EUR	0 USD

7.1. Physical POS terminal

♦ Transaction commission – in the case of bank cards^{42 15} issued by CIB Bank -till 17. January 2013	1.7%
♦ Transaction commission – in the case of bank cards issued by a domestic ^{43 16}bank -till 17. January 2013	2.0%
♦ Transaction commission – in the case of bank cards^{44 17} issued by a foreign bank -till 17. January 2013	2.0%