

ELECTRONIC ACCOUNT STATEMENT REGULATIONS

1. a. Section of the electronic account statement regulations relating exclusively to retail clients

By accepting the regulations of the “Electronic Account Statement” (“e-Statement”) Service (“the Service”), Client expressly requires the Bank to make available to him/her the account statement (“Statement”) of his/her retail bank account or current account managed by the Bank, issued previously on paper exclusively through the Citibank Online Internet Banking service (“Citibank Online”) in form of Electronic Account Statement and, at the same time, to withhold his/her paper-based Account Statement thus neglecting its sending to Client. Precondition for using this Service consists in using the Citibank Online Service. The form and content of the e-Statement is identical with the paper-based Statement relating to the period indicated in the e-Statement concerned, with the exception that the e-Statement does not qualify as an accounting document in compliance with the accounting rules. On Client’s request, the Bank will make available the paper-based Account Statement against payment of an extra fee specified in the List of Interest Rates and Charges.

1. b. Section of the electronic account statement regulations relating exclusively to CitiBusiness clients

By accepting the regulations of the “Electronic Account Statement” (“e-Statement”) Service (“the Service”), Client requires the Bank to make available to it the account statement (“Statement”) of its retail bank account or current account managed by the Bank simultaneously in form of an e-Statement within the framework of the Citibank Online Internet Banking service (“Citibank Online”). Precondition for using this Service consists in using the Citibank Online Service. The form and content of the e-Statement is identical with the paper-based Statement relating to the period indicated in the e-Statement concerned, with the exception that the e-Statement does not qualify as an accounting document in compliance with the accounting rules.

2. Clients may register for such Service after entering Citibank Online by using their User Name and Password, through selecting the relevant function (Account Information/e-Statement Registration). In case of retail Clients, the Bank makes available such Service to the Account Holder (or, in case of joint account relationship, to the so-called primary Account Holder to be designated by the Account Holders). In respect of the CitiBusiness Clients’ current accounts, the Bank makes available this Service to the Main Card Holders to be designated by Client (exception is made for the Card Holders having so-called Fabrication Authorisation).

3. Clients are authorised to modify the Service concerning sending of e-Statements. For this purpose, the relevant function (Account Information/Viewing setting details, changing or cancelling) is to be selected through Citibank Online. Modification of the Electronic Account Statement Service is only possible, if Client simultaneously acknowledges that, following the modification, the Bank will automatically prepare and forward to it paper-based Account Statements against payment of an extra fee specified in the List of Interest Rates and Charges.

4. The Bank undertakes to make available the e-Statement on the Citibank Online platform on the 3rd Working Day following the generation of the Account Statement, if Client has registered for such Service at least 2 Working Days prior to the date of the Account Statement. Upon requiring the Service, exclusively the e-Statements relating to the Account Statements issued after the date of registration will be available under the relevant function (Account Information/Viewing e-Statement), for a maximum period of 36 months. The Bank undertakes no liability whatsoever for any changes made to the content of the e-Statements.

5. The Bank informs the Client on the availability of the e-Statements through sending a notification to the e-mail address specified by Client during registration to the Service. The Bank assumes no liability for any consequences deriving from the fact that Client has specified a wrong e-mail address. Also, the Bank

undertakes no liability for any delays due to the Service, for temporary stoppage or unavailability of the Service due to reasons emerged beyond the Bank's control.

6. Otherwise, as background regulations, contractual provisions concerning Citibank Online Services apply to the Service.

Relevant legislation: Act CXII of 1996 on Credit Institutions and Financial Enterprises (Hpt.), Section 206, Act LVIII of 2001 on the National Bank of Hungary, Section 60 and Decree of the National Bank of Hungary 21/2006 (XI.24.).

Accepted

Not accepted