

ANNOUNCEMENT
On amending the List of Conditions

Dear Customer,

Please be informed that Citibank Europe plc Hungarian Branch Office acting in the name of Citibank Europe plc (hereinafter the Bank) will **amend Part I. of its Commercial Banking List of Conditions and Corporate List of Conditions with the effective date of April 1, 2024:**

1) Based on the third paragraph of Part I. of the Commercial/Corporate List of Conditions the Bank **increases its fees with the change of the average annual consumer price index (inflation rate)** announced by the Hungarian Central Statistical Office **(+17.6%)**. The modification affects sections 1., 2., 3., 8., 9., 10. and 12. of Part I. of the Commercial Banking List of Conditions and sections 1., 2., 3., 8., 9. and 10. of Part I. of the Corporate List of Conditions.

When determining the modified fees, the Bank applied rounding in accordance with the rules of payment by coin, and in respect of certain fees it deviated from the rate of increase of the annual inflation rate in a direction favourable to the Customer. The fees of free of charge services have not been changed.

2) The amendments of section 1.2.45 in the Commercial Banking Lists of Conditions and section 1.4.42. in the Corporate List of Conditions are due to the amendment on receiving Payment request service-related rules of Decree 35/2017. (XII. 14.) of the NBH on Payment Services Activities.

The following Sections were implemented in the Commercial Banking List of Conditions – Part I.:

1.2.45 Receiving Payment request¹² free of charge

¹² Payment request: shall mean a standard notice sent by the payee to the payer requesting a payment, containing at least the data necessary for lodging an Instant HUF transfer order. The recipient of the Payment request (payer) may decide at any time until the expiry date of the Payment request by accepting the Payment request to initiate a transaction deemed to be an Instant HUF transfer to the payee specified in the Payment request. In case the Payment request is accepted, the fees specified in point 2.2.1 will be charged for the Instant HUF transfer. Receiving payment requests service is available 24 hours a day, every day of the week.

The following Sections were implemented in the Corporate List of Conditions – Part I:

1.4.42 Receiving Payment request⁶ free of charge

⁶ Payment request: shall mean a standard notice sent by the payee to the payer requesting a payment, containing at least the data necessary for lodging an Instant HUF transfer order. The recipient of the Payment request (payer) may decide at any time until the expiry date of the Payment request by accepting the Payment request to initiate a transaction deemed to be an Instant HUF transfer to the payee specified in the Payment request. In case the Payment request is accepted, the fees specified in point 2.2.1 will be charged for the Instant HUF transfer. Receiving payment requests service is available 24 hours a day, every day of the week.

3) Section 1.2.14 of Commercial Banking List of Conditions Part I. and Section 1.4.15 of Corporate List of Conditions were supplemented with the reference for the electronic account statement:

1.2.14 Electronic account statement and information free of charge

1.4.15 Electronic account statement and information free of charge

4) Sections 1.2.9 and 1.2.10 of Commercial Banking List of Conditions Part I. and Sections 1.4.10 and 1.4.11 of Corporate List of Conditions were supplemented. By introducing the electronic account statement, the following fees are also applicable to the replacement of the electronic account statement:

Commercial Banking List of Conditions – Part I

| | | |
|--------|---|-----------------------|
| 1.2.9 | Copy of account statement (<i>not older than 1 year</i>) (<i>paper-based and electronic</i>) | HUF 1,550 / statement |
| 1.2.10 | Copy of account statement (<i>older than 1 year</i>) (<i>paper-based and electronic</i>) | HUF 1,870 / statement |

Corporate List of Conditions – Part I.:

| | | |
|--------|---|-----------------------|
| 1.4.10 | Copy of account statement (<i>not older than 1 year</i>) (<i>paper-based and electronic</i>) | HUF 1,300 / statement |
| 1.4.11 | Copy of account statement (<i>older than 1 year</i>) (<i>paper-based and electronic</i>) | HUF 1,960 / statement |

5) The Bank introduces its Payment Outlier Detection service, hence the Section 1.2.46 of Commercial Banking List of Conditions Part I. and Section 1.4.43 of Corporate List of Conditions were supplemented.

Commercial Banking List of Conditions – Part I.

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| 1.2.46 | Citi Payment Outlier Detection ¹³ | agreed individually |
|--------|--|---------------------|

¹³ *Instant Payment transactions are not subject to this service*

Corporate List of Conditions – Part I.

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|--------|---|---------------------|
| 1.4.43 | Citi Payment Outlier Detection ⁷ | agreed individually |
|--------|---|---------------------|

⁷ *Instant Payment transactions are not subject to this service*

6) Based on point 2.2.1 c (i) of the General Terms and Conditions of Corporate Services and point 1.c of the Country Addendum to Master Account and Service Terms, the transaction fee for Payment by SEPA direct debit has been amended:

Commercial Banking List of Conditions – Part I.

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| 2.2.10 | Settlement of SEPA direct debit | amount of effective transaction tax ¹⁰ / transfer |
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Corporate List of Conditions – Part I.

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|--------|---------------------------------|--|
| 2.2.12 | Settlement of SEPA direct debit | amount of effective transaction tax ¹⁰ / transfer |
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7) **Title of Section 8** of Part I. in the Commercial Banking List of Conditions and the Corporate List of Conditions changes from CITIDIRECT INTERNET BANKING SERVICES to ELECTRONIC BANKING SERVICES due to the introduction of Host-to-Host banking connectivity. In the Section two categories are distinguished based on the type of service: *8.1 CitiDirect Internet Banking* and *8.2 Host-to-Host Connectivity: CitiConnect (Files/Swift/API)*, thus splitting the level of numbering of services within each category into three tiers.

For contracts concluded after April 1, 2024, the Bank shall introduce the following service related fees in the above categories:

Commercial Banking List of Conditions – Part I.

| | | |
|--------|--|--------------------------|
| 8.1.1 | b, Transaction initiation and information inquiry via enhanced file upload ³ | 20 EUR / month / account |
| 8.1.12 | User profile re-activation ³ | 3.500,- Ft/ case |
| 8.2.1 | Implementation of Host-to-Host connectivity ³ | 1.000 EUR / installation |
| 8.2.2 | Transaction initiation and information inquiry (via CitiConnect for Files/Swift/API) ³ | 30 EUR / month / account |

Corporate List of Conditions – Part I.

| | | |
|--------|--|--------------------------|
| 8.1.1. | b, Transaction initiation and information inquiry via enhanced file upload ¹ | 20 EUR / month / account |
| 8.1.14 | User profile re-activation** | 3.500,- Ft/ case |
| 8.2.1 | Implementation of Host-to-Host connectivity ¹ | 1.000 EUR / installation |
| 8.2.2 | Transaction initiation and information inquiry (via CitiConnect for Files/Swift/API) ¹ | 30 EUR / month / account |

The amended Lists of Conditions can be found on our [website](http://www.citibank.hu) (www.citibank.hu) under the „Documents” menu.

We hereby inform you that you are deemed to have accepted the amendments announced in this Announcement unless you notify the Bank in writing that you do not accept them before the date of their entry into force, i.e. April 1, 2024, and therefore you terminate the agreement impacted by the amendment, free of charge. This right of immediate termination will not be available after the entry into force of the above amendments.

Should you have any further questions about the changes please do not hesitate to contact your Citi representative or call our telephone Customer Service.

Budapest, March 14, 2024

Yours sincerely,

Citibank Europe plc Hungarian Branch Office