

RULES GOVERNING THE SUBMISSION AND PROCESSING OF IG1 CREDIT LINE AND REQUIRED RESERVE ALLOCATION

1. IG1 CREDIT LINE ALLOCATION REQUESTED WITH THE MT298 SMT560 SWIFT MESSAGE

As an alternative solution (in the absence of a SWIFT connection), IG1 and required reserve requests may be submitted via a non-SWIFT channel by completing Annex 14 to these Business Terms and Conditions, bearing an electronic signature as set out in Clause 3.8.2, via the electronic channel specified in Sections IV and V of Appendix 2. Following manual processing, the SWIFT messages corresponding to the processing are generated and transmitted via SWIFT. In addition, we shall notify the Interbank Clearing System (ICS) participant eligible for the creation of an IG1 credit line or the credit institution customer that is required to hold reserves by e-mail.

The intraday credit line may be shared between the ICS instant clearing and the ICS night-time clearing (hereinafter referred to as “IG1”).

The intraday credit line unallocated for the IG1 credit line outstanding at the end of the value date serves as the instant credit line (in the case of the institutions that are monetary policy customers).

When the ICS participant authorised to create an IG1 credit line sends an MT298 SMT560 SWIFT message to the MANEHUHBXXX BIC code of the MNB and requests the allocation of the IG1 credit line, the MNB sends an MT298 SMT560 SWIFT reply message on both the receipt and the allocation. Only one allocation shall be accepted each day, and the MNB rejects the messages that arrive after the accepted one and those that are sent after the cut-off time specified in Annexes 2 and 2/a to these Business Terms and Conditions. If no allocation request accepted by the MNB arrives on a given day, no allocation is carried out for that day. In this case the IG1 clearing will be covered by the ICS participant’s account balance and/or minimum balance.

In the case of insufficient collateral, a non-standard method of completion or a credit line allocation request received outside the specified period, the request shall be rejected, and the ICS participant shall be informed in an MT298 SMT560 SWIFT reply message (indicating the reason for rejection in the reference field).

If the ICS participant authorised to create an IG1 credit line submitting the request receives neither a RECEIVED, nor a REJECTED SWIFT message following the submission of its own message, it shall contact the staff of the Domestic Payments department to investigate the problem.

Field specification of the MT298 SMT560 message

M/O	Field	Field name		Content
M	20	Transaction Reference Number	16x	
M	12	Sub-Message Type	3n	560
M	77E	Proprietary Field Tag		
M	32A	Value Date, Currency Code, Amount	[N]6n3a15number	
M	79	Sender to Receiver Information	6*35x	/IG1LIMIT/

Field 12: Sub-type of message

The field has to contain the number 560.

Field 32A: Performance date, Currency code, Amount

The performance date is identical with the day of sending the message.

The amount of the IG1 credit line allocation requested shall be specified in HUF, with a comma after it.

Field 79: Sender receiver information

The first line should contain the code word /IG1LIMIT/.

Field specifications for MT298 SMT560 reply messages on the acceptance/rejection of the IG1 credit line request and its fulfilment/rejection

M/O	Field	Field name		Content
M	20	Transaction Reference Number	16x	
M	12	Sub-Message Type	3n	560
M	77E	Proprietary Field Tag		
M	21	Related Reference	16x	Original credit line creation request MT298 SMT560 Field 20
M	32A	Value Date, Currency Code, Amount	[N]6n3a15number	
M	79	Sender to Receiver Information	6*35x	/IG1LIMIT/RECEIVED, ACCEPTED or REJECTED and the reason for rejection

Field 79: Sender receiver information

Line 1: The code word /IG1LIMIT/ is, in the case of IG1 credit line allocation, followed:

- after the examination of the receipt of the allocation, by the word “RECEIVED” if it has been accepted or “REJECTED” if it has been rejected
- by the word “ACCEPTED” when it is fulfilled, and by the word “REJECTED” when it is rejected.

Line 2: In the case of rejection, the code of the reason for rejection.

The code of the reason for rejection and its meaning may be as follows:

Following the examination of the request received:

FORMAT ERROR: Format error

INVALID VALUE DATE: Wrong value date

INVALID CURRENCY: Wrong currency

INVALID AMOUNT: Amount not in accordance with the standard (e.g. the amount contains fillérs, too)

INVALID CODEWORD: Wrong code word

CUT-OFF TIME: The request for IG1 credit line allocation was sent after the stipulated cut-off time

DUPLICATE MESSAGE: Duplicate received

PROCESS ERROR: The request has already been processed successfully

When fulfilling the request:

INSUFFICIENT FUND: Insufficient collateral

Examples for IG1 credit line allocation:

At the end of 2 July 2019, CIB Bank dedicates HUF 10,000,000 for its IG1 credit line from the free collateral value of its collateral pledged for the MNB.

Explanation	Format
Sender	CIBHHUHB
Message Type	298
Receiver	MANEHUHB
Message Text	
Transaction Reference Number	:20:12345
Sub-Message Type	:12:560
Proprietary Field Tag	:77E:
Value Date, Currency Code, Amount	:32A:190702HUF10000000,
Sender to Receiver Information	:79:/IG1LIMIT/

Reply message after receipt and checking of an IG1 credit line allocation containing a format error:

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:IG1FORMANO
Sub-Message Type	:12:560
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Value Date, Currency Code, Amount	:32A:190702HUF10000000,
Sender to Receiver Information	:79:/IG1LIMIT/REJECTED FORMAT ERROR

Reply message after receipt and checking of an IG1 credit line allocation containing no format error:

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:IG1FORMAOK
Sub-Message Type	:12:560
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Value Date, Currency Code, Amount	:32A:190702HUF10000000,
Sender to Receiver Information	:79:/IG1LIMIT/RECEIVED

Acceptance of IG1 credit line allocation:

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:IG1VISSZA
Sub-Message Type	:12:560
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Value Date, Currency Code, Amount	:32A:190702HUF10000000,
Sender to Receiver Information	:79:/IG1LIMIT/ACCEPTED

Rejection of IG1 credit line allocation in the case of insufficient collateral:

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:IG1VISSZA
Sub-Message Type	:12:560
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Value Date, Currency Code, Amount	:32A:190702HUF10000000,
Sender to Receiver Information	:79:/IG1LIMIT/REJECTED INSUFFICIENT FUND

2. REQUIRED RESERVE ALLOCATION FROM THE MIDNIGHT BALANCE OF THE INSTANT CLEARING ACCOUNT REQUESTED WITH AN MT298 SMT 570 SWIFT MESSAGE

Credit institution customers that are required to hold reserves are entitled to initiate an allocation from the midnight balance of their instant clearing account to meet the reserve requirement.

Such credit institutions may initiate the required reserve allocation with an MT298 SMT570 SWIFT message submitted for the MNB's BIC code MANEHUHBXXX. Customers are informed about the receipt, the acceptance or the rejection of the request in an MT298 SMT570 SWIFT reply message, indicating the reason for rejection in the reference field.

Credit institution customers that are required to hold reserves may submit their required reserve request on any VIBER business day in respect of the preceding working day or public holidays. Credit institution customers that are required to hold reserves may submit their request in respect of a specified value date (hereinafter referred to as "single-day request") or in respect of value dates covering several calendar days (hereinafter referred to as "standing request").

A standing request remains valid until the MNB accepts a new single-day or standing request. In the case of value dates specified in a standing request, the MNB will send a reply message even on days when the credit institution customer subject to reserve requirements has not submitted a request.

In case of single-day request

- Only one request may be accepted for any given value date;
- the MNB shall reject any received after the accepted message.

After accepting a standing request, but before the cut-off time deadline, it is possible to submit a new standing request with a modified amount.

The MNB shall reject ~~and~~ any messages sent after the cut-off time specified in Annexes 2 and 2/a to these Business Terms and Conditions. No required reserve allocation shall be performed for the value dates for which no single-day or standing request accepted by the MNB is received. If the single-day or standing request contains an allocation amount for a given value date greater than the midnight balance of the instant clearing account, the whole midnight balance of the instant clearing account shall be allocated.

If the credit institution customer that is required to hold reserves submitting the request receives neither a RECEIVED, nor a REJECTED SWIFT message following the submission of its own message, it shall contact the staff of the Domestic Payments department to investigate the problem.

2.1. Field specification of the MT298 SMT570 SWIFT message on the allocation of required reserves

M/O	Field	Field name		Content
M	20	Transaction Reference Number	16x	
M	12	Sub-Message Type	3n	570
M	77E	Proprietary Field Tag		
M	L04	Correspondent Member BIC	6a5a	
M	32A	Value Date, Currency Code, Amount	[N]6n3a15number	
M	79	Sender to Receiver Information	6*35x	/DAILY/ or /LONG/

Field 12: Sub-type of message

The field has to contain the number 570.

Field L04: BIC code of the account holder direct participant

BIC code of the direct participant required to hold reserves and having an instant clearing account.

Field 32A: Performance date, Currency code, Amount

The settlement date is the value date – in the case of a standing request, the first value date – when the midnight balance of the instant clearing account shall be allocated for required reserves. The amount to be allocated for required reserves shall be specified in HUF, with a comma after it.

Field 79: Sender receiver information

The first line should contain the code word /DAILY/ for single-day requests, or the code word /LONG/ for standing requests.

2.2. Field specification of MT298 SMT570 reply messages on the acceptance/rejection and fulfilment/rejection of a required reserve request

M/O	Field	Field name		Content
M	20	Transaction Reference Number	16x	MNB identifier number
M	12	Sub-Message Type	3n	570
M	77E	Proprietary Field Tag		
M	21	Related Reference	16x	Original MT298 SMT570 Field 20
M	L04	Correspondent Member BIC	6a5a	
M	32A	Value Date, Currency Code, Amount	[N]6n3a15number	Fulfilment date, currency code and the amount to be allocated from the original message, in the case of a request not sent via SWIFT, the amount allocated
M	79	Sender to Receiver Information	6*35x	1.) /DAILY/ or /LONG/ RECEIVED, ACCEPTED, REJECTED or PARTIAL ACCEPTANCE 2.) code of the reason for rejection, or the amount of the partial execution, in the case of a request not sent via SWIFT, the amount allocated

Field 32A: Performance date, Currency code, Amount

The settlement date is the value date – in the case of a standing request, the first value date – when the midnight balance of the instant clearing account shall be allocated for required reserves.

In the case of single-day and standing requests submitted via an alternative solution rather than via SWIFT, the amount allocated on the day of submission; in the case of standing requests, the amount of the request on the days following the day of submission.

Field 79: Sender receiver information

Line 1: The code word /DAILY/ for single-day requests or /LONG/ for standing requests is followed:

- after the examination of the receipt of the required reserve request, by the code word “RECEIVED” if it has been accepted or by the code word or by the code word “REJECTED” if it has been rejected
- by the code word “ACCEPTED” when the required reserve request is fulfilled, by the code word “REJECTED” when the request is rejected and by the code word “PARTIAL ACCEPTANCE” when the request is partially fulfilled – where the midnight balance of the instant clearing account is lower than the amount to be allocated for the required reserve.

The SWIFT message regarding rejection is only sent on the day the request is processed – which, in the case of a weekend clearing day, is the first VIBER business day following that day. If a standing request was in force prior to the rejection, the previous standing request remains valid. If a single-day request was in place prior to the rejected request, no required reserve allocation will take place until the MNB accepts a new single-day or standing request that complies with the standard.

Line 2:

- in the case of rejection, code of the reason for rejection,
- in the case of partial fulfilment, the amount of the partial execution,
- in the case of a fulfilled request not submitted via SWIFT, the amount allocated.

The code of the reason for rejection and its meaning may be as follows:

INVALID VALUE DATE: Wrong value date

INVALID CURRENCY: Wrong currency

INVALID AMOUNT: Amount not in accordance with the standard (e.g. the amount contains fillérs, too)

INVALID CODEWORD: Wrong code word

CUT-OFF TIME: The request for required reserve allocation was sent after the stipulated cut-off time

FORMAT ERROR: Format error

INVALID BIC: Wrong BIC code

PROCESS ERROR: A request for that value date has already been successfully accepted

2.3. Examples for required reserve allocation

On 17.02.2026, CIB Bank submits a required reserve standing request for HUF 1,000,000,000 in respect of the midnight balance of its instant clearing account on the value date of 16.02.2026, which stands at HUF 1,200,000,000.

Explanation	Format
Sender	CIBHHUHB
Message Type	298
Receiver	MANEHUHB
Message Text	
Transaction Reference Number	:20:12345
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260216HUF1000000000,
Sender to Receiver Information	:79:/LONG/

The required reserve allocation standing request contains no format error. The bank is informed of it in a message of MT298 SMT 570 type.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTARTOK
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260216HUF1000000000,
Sender to Receiver Information	:79:/LONG/RECEIVED

The required reserve allocation standing request has been fulfilled. The bank is informed of it in a message of MT298 SMT 570 type.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00010
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260216HUF1000000000,
Sender to Receiver Information	:79:/LONG/ACCEPTED

The amount of the standing request exceeds the closing balance of the bank's instant clearing account as of 16 February 2026 (HUF 800,000,000), so partial fulfilment will take place.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00011
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260216HUF1000000000,
Sender to Receiver Information	:79:/LONG/PARTIAL ACCEPTANCE 8000000000,

The required reserve allocation standing request contains a format error. The bank is informed of it in a message of MT298 SMT570 type.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTARTNO
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260216HUF1000000000,
Sender to Receiver Information	:79:/LONG/REJECTED FORMAT ERROR

The standing request was received after the cut-off time for required reserve allocation, therefore it is rejected.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00011
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Correspondent Member BIC	:L04: CIBHHUHBXXX
Related Reference	:21:12345
Value Date, Currency Code, Amount	:32A:260216HUF1000000000,
Sender to Receiver Information	:79:/LONG/REJECTED CUT-OFF TIME

On 18.02.2026 and 19.02.2026, CIB Bank submits neither a single-day request nor a standing request. Accordingly, the allocation is carried out on the basis of the standing request submitted by the bank on 17.02.2026, using the midnight balances of its instant clearing account, namely HUF 600,000,000 as of 17.02.2026 and HUF 1,100,000,000 as of 18.02.2026. CIB Bank receives the following MT298 SMT570 reply messages in that regard.

On 18.02.2026, for the value date of 17.02

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00012
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260217HUF1000000000,
Sender to Receiver Information	:79:/LONG/PARTIAL ACCEPTANCE 6000000000,

On 19.02.2026, for the value date of 18.02

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00013
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260218HUF1000000000,
Sender to Receiver Information	:79:/LONG/ACCEPTED

On 20.02.2026, the bank sends a single-day request for the value date of 19.02 in the amount of HUF 2,000,000,000, with a midnight balance for that value date of HUF 1,000,000,000.

Explanation	Format
Sender	CIBHHUHB
Message Type	298
Receiver	MANEHUHB
Message Text	
Transaction Reference Number	:20:23456
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260219HUF2000000000,
Sender to Receiver Information	:79:/DAILY/

The single-day request contains a format error and is rejected. The bank is informed of it in a SWIFT message of MT298 SMT570 type.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00011
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Correspondent Member BIC	:L04: CIBHHUHBXXX
Related Reference	:21:23456
Value Date, Currency Code, Amount	:32A:260219HUF20000000000,
Sender to Receiver Information	:79:/DAILY/REJECTED FORMAT ERROR

The resubmission is formally correct; the message has been received. The bank is informed of it in a SWIFT message of MT298 SMT570 type.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00011
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Correspondent Member BIC	:L04: CIBHHUHBXXX
Related Reference	:21:23456
Value Date, Currency Code, Amount	:32A:260219HUF20000000000,
Sender to Receiver Information	:79:/DAILY/RECIEVED

The required reserve has been allocated. The bank is informed of it in a message of MT298 SMT570 type. The standing request submitted on 17.02.2026 ceases to be valid and is superseded by the single-day request.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00020
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260219HUF20000000000,
Sender to Receiver Information	:79:/DAILY/ACCEPTED

If, following the rejected request, the bank fails to submit a correct request, the sum of HUF 1,000,000,000 will be allocated on the basis of the standing request submitted on 17.02.2026. The balance of the instant clearing account at midnight on 19.02.2026 is HUF 1,000,000,000.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00010
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260219HUF1000000000,
Sender to Receiver Information	:79:/LONG/ACCEPTED

On Monday, 23.02.2026, no single-day or standing requests are received for the clearing date of Friday, 20.02.2026, and there are no valid standing requests, so no allocations will be made from the midnight balance of the instant clearing account on 20.02.2026, and therefore no reply messages will be sent.

On Monday, 23.02.2026, the bank sends a single-day request for the clearing date of Saturday, 21.02.2026 in the amount of HUF 5,000,000,000, the midnight balance for which value date is HUF 4,500,000,000, and, for the clearing date of Sunday, 22.02.2026, a standing request for HUF 6,000,000,000 with a midnight balance of HUF 6,500,000,000. The bank is informed of the clearing transactions in a message of MT298 SMT570 type.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00012
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260221HUF5000000000,
Sender to Receiver Information	:79:/DAILY/PARTIAL ACCEPTANCE 4500000000,

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00013
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260222HUF60000000000,
Sender to Receiver Information	:79:/LONG/ACCEPTED

The bank **does not submit either a single-day or a standing request on 24.02.2026**; therefore, in relation to the midnight balance of the instant clearing account for the value date of 23.02.2026, the standing request received on the clearing date of 22.02.2026 is valid for the amount of HUF 6,000,000,000. As the midnight balance of the instant clearing account on 23.02.2026 is only HUF 5,500,000,000, that amount is allocated, and the bank is notified of this via an MT298 SMT570 SWIFT message.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00014
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260223HUF60000000000,
Sender to Receiver Information	:79:/LONG/PARTIAL ACCEPTANCE 55000000000,

On 25.02.2026, the bank submits a **further standing request** for HUF 7,000,000,000, with a midnight balance of HUF 7,500,000,000 for that value date. The request is in order in terms of form. As the amount of the standing request submitted has changed (it is higher than the amount of the standing request submitted for the clearing date of 22.02.2026), the standing request for the amount of HUF 7,000,000,000 is valid from the clearing date of 24.02.2026, and the allocation is carried out on this basis.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTART00015
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:12345
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260224HUF7000000000,
Sender to Receiver Information	:79:/LONG/ACCEPTED

By completing Annex 14 of these Business Terms and Conditions, CIB Bank will send a single-day request by e-mail on 02.06.2026 for the clearing date of 01.06.2026, in the amount of HUF 300,000,000, with a midnight balance of HUF 350,000,000 for that value date. Based on the data provided, the allocation has been processed manually. The bank is informed of it in a message of MT298 SMT570 type.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTARTD
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:NONREF
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260601HUF3000000000,
Sender to Receiver Information	:79:/DAILY/ACCEPTED 3000000000,

By completing Annex 14 of these Business Terms and Conditions, CIB Bank will send a standing request by e-mail on 03.06.2026 for the clearing date of 02.06.2026, in the amount of HUF 250,000,000, with a midnight balance of HUF 280,000,000 for that value date. Based on the data provided, the allocation is processed manually. The bank is informed of it in a message of MT298 SMT570 type.

Explanation	Format
Sender	MANEHUHB
Message Type	298
Receiver	CIBHHUHB
Message Text	
Transaction Reference Number	:20:KOTTARTL
Sub-Message Type	:12:570
Proprietary Field Tag	:77E:
Related Reference	:21:NONREF
Correspondent Member BIC	:L04: CIBHHUHBXXX
Value Date, Currency Code, Amount	:32A:260602HUF250000000,
Sender to Receiver Information	:79:/LONG/ACCEPTED 2500000000,