

## **LIST OF CONDITIONS FOR BANKS AND OTHER FINANCIAL INSTITUTIONS**

**EFFECTIVE FROM 2ND DECEMBER 2019<sup>1</sup>**

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<sup>1</sup> This List of Conditions is applicable to the Contracts concluded from the 15<sup>th</sup> of May, 2014 and applicable to those modifications of Contracts concluded from the 15<sup>th</sup> of May which makes this List of Conditions a part of the Contract.

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**CIB Bank Zrt. CIB Bank Ltd.** H-1027 Budapest, Medve utca 4–14. H-1995 Budapest Telefon: (06 1) 423 1000 Fax: (06 1) 489 6500 Nyilvántartó cégjegyzékszám: Fővárosi Törvényszék Cégjegyzékszám: Cg. 01-10-041004 Adószám: 10136915-4-44 CSASZ: 17781028-5-44 KASZ: HU17781028 Tőzsdetagság: Budapesti Értéktőzsde Zrt. Tevékenységi engedély száma: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) kód: CIBHUUHB

Bank of **INTESA**  **SANPAOLO**

Unless otherwise provided by the parties, this List of Conditions shall apply as an inseparable part of the agreements concluded by and between CIB Bank Ltd. (registered office: H-1027 Budapest, Medve utca 4–14.; court of registration: Company Court of the Metropolitan Court of Budapest, company registration no.: 01-10-041004; tax number: 10136915-4-44; trader on the Budapest Stock Exchange; operating licence nos.: 957/1997/F, III/41. 044-10/2002, hereinafter: CIB) and banks and other financial institutions as its clients (hereinafter: Client). If separately provided by the parties, the effect of this List of Conditions may be extended to include other clients of CIB.

The commissions, fees and charges specified below are expressed in Hungarian forint (HUF) and will be converted into other currencies at the prevailing mid-foreign exchange rates for corporate clients as quoted by CIB.

The extent of any commissions, fees and charges not listed herein, and the other terms applicable to them, are contained in the List of Conditions entitled *CIB Bank Account Plus – General List of Conditions for Business and other Organisations and Sole Traders* and the Client has to perform also the obligations listed therein.

## I. ACCOUNT MANAGEMENT SERVICES, CREDIT TERMS

Account opening fee	HUF 0
Account management fee	HUF 0
Current account interest rate	In the case of a HUF account: O/N BUBOR* - 0,5% p.a. Credited to the Client's account at the end of each calendar month In the case of a non-HUF account: based on bilateral agreement
Overdraft interest rate	In the case of a HUF account: O/N BUBOR* + 4% p.a. Debited from the Client's account at the end of each calendar month In the case of a non-HUF account: based on bilateral agreement

\*Budapest Interbank Offered Rate

**II. PAYMENT SERVICES**

<b>FEES FOR TRANSFERS TO OTHER FINANCIAL INSTITUTIONS (MT200 or MT202)</b>	
<b>OUTGOING TRANSFERS</b>	
<b>HUF TRANSFER</b>	
Interbank transfer via RTGS (real-time gross settlement system) to a third-party financial institution	HUF 10 000 / item
Interbank transfer via GIRO to a third-party financial institution	HUF 10 000 / item
Transfer to a third-party financial institution with an account at CIB	HUF 0
Transfer to another account of the Client at CIB (book transfer)	HUF 0
<b>NON-HUF TRANSFER</b>	
Interbank transfer to a third-party financial institution	HUF 10 000 / item
Transfer to a third-party financial institution with an account at CIB	HUF 0
Transfer to another account of the Client at CIB (book transfer)	HUF 0
<b>INCOMING HUF AND NON-HUF TRANSFERS</b>	HUF 0

<b>FEES FOR TRANSFERS TO BENEFICIARIES OTHER THAN FINANCIAL INSTITUTIONS (MT103)</b>	
<b>BEN* / SHA / OUR</b> charging option if the beneficiary's account is at CIB	HUF 0 (for the Client, i.e. the sending bank)
<b>BEN* / SHA / OUR</b> charging option if the beneficiary's account is at a third-party financial institution	HUF 10 000 / item

\* The Bank executes the order with the BEN charging option if

- the registered office of the beneficiary's payment service provider is outside the EEA, or
- the payment transaction is not to be executed in the currency of an EEA country, or
- although the registered office of the beneficiary's payment services provider is within the EEA, or, although the payment transaction is to be executed in the currency of an EEA country, the payment transaction entails conversion between currencies.

### CUT-OFF TIMES

Starting time of Banking Day	7.00 am Budapest local time on Banking Days
Transfers to other financial institutions (MT200 or MT202)	2.00 pm Budapest local time on the value date
Transfers to beneficiaries other than financial institutions (MT103)	2.00 pm Budapest local time on the value date

### III. INVESTIGATION

Clarification, amendment or withdrawal of an order that is already under processing	HUF 10 000 / item
Clarification of executed but incorrect order after the payment has been made	HUF 10 000 / item
Recall (requested return of, that is, reversal) of an already executed order	HUF 10 000 / item

### IV. DATA PROVISION SERVICE

SWIFT MT950 (bank statement)	HUF 0 / statement Statements are sent daily
SWIFT MT900 (debit advice)	HUF 0 / item (transaction)
SWIFT MT910 (credit advice)	HUF 0 / item (transaction)
Statement on transaction history from more than 6 months previously	HUF 10 000 / statement
Interest statement and/or Detailed commissions of transactions	HUF 0