

**CIB BANK ZRT.**

**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**

**VALID FROM:**

**15<sup>TH</sup> FEBRUARY, 2019**

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## 1. GENERAL TERMS AND CONDITIONS

### ANTECEDENTS:

- (A) Within the frames of the current List of Conditions it can be stated and affirmed that on the basis of the Hungarian legal regulations in force CIB Bank Ltd. (registered head 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 license nos.: 957/1997/F, III/41. 044-10/2002, hereinafter: Bank or CIB Bank Ltd.), has the right and possibility to form client segments (divisions), to allocate its clients into client segments and to manage the clients in these client segments.
- (B) Additionally the Bank has the right and possibility in accordance with the Hungarian legal regulations in force in case of changes in its business policies to handle its clients in a different segment (division) on the basis of the criterion defined by the Bank, compared either to the status at the contracting or to a further defined status (changing of segment/migration). In this connection the records of the Bank are the authoritative.

### SUBJECT OF CURRENT LIST OF CONDITIONS:

1. This List of Conditions is applicable together with the effective General Business Regulations of CIB Bank Ltd. and, in respect of sole traders, the General Contractual Conditions of the Retail Division. The Bank reserves the right to amend these conditions at any time either in part or in full, within the limits determined in the General Business Regulations and subject to the conditions stipulated therein.

The Bank shall inform its customers about any changes to the List of Conditions by displaying such changes in its branches, and publishing them on the Bank's website ([www.cib.hu](http://www.cib.hu)), and, in the instances defined in the General Business Regulations, it shall also inform its customers of such changes directly.

2. For the purpose of this List of Conditions, business and other organisations are defined as economic associations, foundations, societies, chambers, public benefit associations (until their transformation / dissolution), faith institutions, housing co-operatives, condominiums and lawyers operating as incorporated undertakings, local municipalities, municipality associations, water utility alliances and, depending on the nature of their business activities, sole traders. This List of Conditions is only applicable to sole traders if the special terms and conditions related to the product used by them contain an express stipulation to such effect.
3. The special conditions of credit, deposit or account-management products offered to individual customer groups or otherwise standardised are contained in separate terms and conditions, in which specific reference is made as to whether in respect of conditions that are not regulated therein, or that are not regulated differently therein, the present terms and conditions apply.
4. Account management services
- 4.1. In the month of conclusion of the bank account agreement the Bank shall not charge an account management fee; thereafter, the provisions of this List of Conditions shall apply.
- 4.2. Changes between account management services are performed by the Bank in accordance with the following:

If the Client wishes to change account management service, then he/she must conclude a new account management agreement. If the agreement is concluded before the 15th (fifteenth) day of the given month, the monthly account management fee applicable to the selected, new account management service will be charged with respect to the entire month. If the contract is concluded after the 15th (fifteenth) day of the given month, the monthly account management fee as per the

bank account agreement that is valid until the 15th day of the given month will be charged for the entire month. With respect to the settlement of transaction commissions, until the day of signature of the new account management agreement, the commissions of the account management service that is valid until then will be charged, while in the case of transactions executed from the day following the signing of the new account management agreement, the commissions of the new account management service will be charged. The account management service may be changed on a maximum of one occasion per month. At least 14 (fourteen) calendar days must elapse between changes of account management service.

- 4.3. The commissions specified herein apply to services and procedures that are not subject to a separate risk assessment.
  - 4.4. If the amount of a commitment refers to an “approx.” amount, the amount of the commission will be calculated on the entire amount of the commitment.
  - 4.5. The Bank reserves the right to only accept orders that are in compliance with its business policies, and the listed conditions shall be understood as referring only to such orders.
  - 4.6. In addition to the listed commissions, any out-of-pocket expenses such as postage, cable, telephone, fax charges etc. incurred in respect of any transaction involving the customer’s bank account will be debited from the customer’s account held in the relevant currency, as will any justifiably charged cost and commission claims of banks, financial institutions or other institutions involved in the arrangement of the transaction. (This also includes, in the case of outgoing FCY payments to destination countries that use the IBAN international bank account number format, the fee of approx. EUR 5-15, charged by the foreign bank if the beneficiary’s account number was indicated incorrectly, or indicated in non-IBAN format, on the payment order.)
  - 4.7. In respect of services not mentioned in the List of Conditions – including services performed by special request – we charge commission in accordance with a separate, individual agreement. We will be pleased to provide our customers with information on this.
  - 4.8. In the event of termination of the bank account agreement, the cash-desk withdrawal, transfer, or intra-bank transfer between the customer’s own accounts, of an amount below HUF 1,000 – or an equivalent FCY amount determined on the basis of the valid FCY mid rate quoted by the Bank on the day of execution of the related payment order by the Bank – shall be free of charge.
5. Settlement of fees, costs and commissions – with respect to all bank account services

#### 5.1. Fees, costs and commissions

The Bank will debit any incurred fees, costs and commissions at the time it executes the transaction, except for the following fees, costs and commissions, which the Bank will debit on the last working day of the month:

- Account management fee
- Minimum turnover commission
- Bank account statement transferred via SWIFT (MT940)
- Balance information transferred via SWIFT (MT941)
- Turnover information transferred via SWIFT (MT942)
- Turnover shortfall commission
- Cash pool monthly fee
- Transaction fee

In the case of fees, costs and commissions debited at the end of the given month, the debit relates to the services provided during the period between the last working day of the previous month and the working day preceding the end of the current month.

## 5.2. Fees, commissions and costs related to foreign currency transfers

The HUF equivalent of FCY transfer commissions and costs are debited at the time of execution, and any justifiably charged cost and commission claims of banks, financial institutions or other institutions involved in the arrangement of the transaction (e.g. additional fees charged in respect of transfers that require manual processing by them) are debited as and when they arise. In the case of orders where the beneficiary is not within the EEA or that are in a non-EEA currency, if the initiator of the order does not agree to pay the foreign bank charges, the transferred amount will be credited to the beneficiary's account reduced by any fees charged by intermediary banks, which differ in their extent from one bank to the next.

In the case of orders involving conversion, the equivalent of the amount of the order involving conversion is blocked – in the event of the application of an FX commercial rate or an FX rate, then increased by the amount of +1% risk premium – until the rate that is to be applied in the course of execution is known, in order to ensure that there is no shortfall, due to a possible movement in the exchange rate, in the funds required to execute the given order.

The Bank only accepts paper-based FCY transfer orders that are submitted on the appropriate form.

## 5.3. Transaction Fee

The Transaction Fee is the fee charged by the Bank on the Client's transactions determined in this section, as well as on loan repayments (including all claims outstanding on the basis of a loan or credit agreement - except for revolving credit agreement and Overdraft agreement), which the Client is obliged to pay to the Bank when it falls due.

Transactions subject to the Transaction Fee:

(Transfers to Limited purpose Bank Account for Széchenyi Pihenő Kártya are not subject to the Transaction Fee.)

- Bank-to-bank HUF transfer via GIRO
- Bank-to-bank HUF transfer via real time gross settlement (RTGS) system
- Execution of an incoming collection order based on an authorisation letter, official transfer order or a collection order formerly with the purpose code "2", on the grounds of Foreclosure
- Intra-bank HUF transfer
- Multiple HUF transfer (may only be given via electronic channels: BT, CIB Business Terminal)
- Each execution of a HUF standing order via GIRO and in case of intra Bank transactions
- Bill payment in the "Díjnet" system (domestic HUF transfer) – using the Internet Bank
- Fee charged in the case of fulfilment of a multiple (direct debt) collection if the paying party's account is kept at the Bank
- Cash disbursement order
- Bank-to-bank FCY transfer, forint transfer abroad
- SEPA transfer, other EUR transfer within EEA (Target)
- Intra-bank FCY transfer
- Cash withdrawal

- Coin deposit and withdrawal (HUF only)
  - FCY bill collection managed without commercial documents - in the case of import collection
  - Documentary collection (release of documents against payment or acceptance of bill of exchange) - in case of import collection
  - Handling / checking the documents, or payment without presentation of documents - in case of import documentary credit
  - Guarantees, sureties, certificates of cover, declarations of intent, undertaking to issue, stand-by Ls/C in case of payment
  - Crediting the cover of a cheque drawn on CIB Bank Ltd.
  - Cheques issued by CIB Bank Ltd., per cheque
  - Purchase - HUF and FCY-based bank cards
  - Purchase - Credit Cards
  - Cash Withdrawal with a Bank Card from a branch cash desk
  - Cash Withdrawal with a Bank Card from an ATM
  - Cash Withdrawal with a Credit Card (from cash desk or ATM)
6. Under the fee schedule contained in this List of Conditions, the opening of at most two current accounts may be requested per currency; further accounts may be opened based on separate agreement.
7. The provisions set forth in this List of Conditions must also be observed in all instances where reference is made to the terms and conditions for resident companies.
8. The execution schedule with respect to the individual orders is contained in the Bank's announcements entitled The Bank's Schedule for the Acceptance and Execution of Orders, and Weekend Banking Timetable for branches that open at weekends, which constitute the latest Annex 1 to the List of Conditions.

## 2. ACCOUNT MANAGEMENT AND PAYMENT SERVICES

The **CIB BANK ACCOUNT PLUS** account-management package is CIB Bank's basic account management package, and as such, its terms and conditions correspond to the terms set out in this section.

<b>♦ Account opening</b>	HUF 0
<b>♦ Account management fee</b>	Monthly HUF 14 223 / customer
<b>♦ Transaction Fee</b>	<p style="text-align: center;">0.3 %</p> <p>- except in the case of payment orders classed as cash withdrawals, in which case it is 0.6% and</p> <p>- in the case of „purchase - HUF and FCY-based bank cards” and „purchase - Credit Cards” in which case it is 0%,</p> <p>but with an undefined maximum amount HUF ☒</p> <p>☒ <b>the maximum amount is HUF 6,000 until withdrawal or amendment except in case of the following Transactions:</b></p> <p>Cash disbursement order, Cash Withdrawal, Coin deposit and withdrawal (HUF only), Cash Withdrawal with a Bank Card from a branch cash desk, Cash Withdrawal with a Bank Card from an ATM, Cash Withdrawal with a Credit Card (from cash desk or ATM).</p>

**The Transaction Fee is charged on transaction types per transactions marked with an asterisk (\*).**

### 2.1. Forint transfer within Hungary

<b>♦ Bank-to-bank HUF transfer via GIRO*</b>	
In paper format, Electronic Signature Pad	2,65 ‰, min. HUF 615
CIB 24	2,05 ‰, min. HUF 491
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,78 ‰, min. HUF 308
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	1,78 ‰, min. HUF 308
<b>♦ Cancellation (including recall)/modification of Bank-to-bank GIRO HUF transfer orders</b>	HUF 1175 /order
<b>♦ Bank-to-bank HUF transfer via real time gross settlement (RTGS) system*</b>	
In paper format, BT, CIB Business Terminal, INBIZ**	0,55 ‰ min. HUF 11 465 max. HUF 114 655
<b>♦ Execution of an incoming collection order based on an authorisation letter, official transfer order or a collection order formerly with the purpose code “2”, on the grounds of Foreclosure*</b>	
By transfer via GIRO	0,88 ‰ min. HUF 229
By intra-bank transfer	0
<b>♦ Intra-bank HUF transfer*</b>	

In paper format, Electronic Signature Pad	1,25 ‰, min. HUF 600
CIB 24	0,78 ‰, min. HUF 480
BT, CIB Business Terminal, INBIZ**	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0,78 ‰, min. HUF 179
♦ <b>Transfer between client's own accounts kept at the Bank</b> via any CIB banking channel	0
♦ <b>Multiple HUF transfer</b> (may only be given via electronic channels: BT, CIB Business Terminal, INBIZ**) *	
In the case of bank-to-bank (GIRO) remittance	1,13 ‰, min. HUF 36 / item
In the case of intra-bank remittance	0
♦ <b>Recording and modification of HUF standing order</b>	
In paper format, Electronic Signature Pad, CIB 24	HUF 1146 / order
Via an Electronic Service <sup>19</sup>	0
♦ <b>Each execution of a HUF standing order*</b>	
Via GIRO	0,90 ‰, min. HUF 245
Intra-bank	0,55 ‰, min. HUF 179
Between client's own accounts kept at the Bank	0
♦ <b>Minimum turnover commission</b>	HUF 5962 / customer / month
♦ <b>Bill payment in the "Díjnet" system (domestic HUF transfer) – via the Internet Bank*</b>	Commission-free
** The fee is used in case of new or modified agreement signed from 08. August 2013.	
<b>2.2. Submission of a HUF-denominated (direct debit) collection order based on an authorisation letter, official transfer order or a collection order formerly with the purpose code "2", on the grounds of Foreclosure</b>	
♦ <b>In favour of customer's account kept at CIB Bank</b>	HUF 573
<b>2.3. Management of letters authorising a HUF collection</b>	
♦ <b>Recording, amendment, withdrawal</b>	HUF 1146 /authorisation
♦ <b>Special handling, document inspection</b>	HUF 11 465 / authorisation
<b>2.4. Fees related to multiple (direct debit) collection service</b>	
Debited on the collector side, settled at the end of the given month	
♦ <b>Multiple (direct debit) collection registration fee</b> (one-off fee payable in the event of a new collector)	HUF 22 931
♦ <b>Submission of a multiple (direct debit) collection order if the paying party's account is not kept at the Bank</b>	



Fee for initiating a multiple direct debit <sup>25</sup>	HUF 14 / item
Multiple (direct debit) collection fee in the case of fulfilment	0.18‰, min. HUF 24 / item
<b>♦ Submission of a multiple (direct debit) collection order if the paying party's account is not kept at the Bank</b> (The fee is applicable in case of contracts made from 1 <sup>st</sup> September, 2018.)	
Fee for initiating a multiple direct debit	HUF 22 / item
Multiple (direct debit) collection fee in the case of fulfilment	0,18‰, min. HUF 27 / item
Fee in case of unsuccessful multiple (direct debit) collection	HUF 14 / item
<b>♦ Submission of a multiple (direct debt) collection order if the paying party's account is kept at the Bank</b>	
Discount fee for multiple (direct debit) collection	HUF 2 /item
Multiple (direct debit) collection fee in the case of fulfilment	0
<b>♦ Submission of a multiple (direct debt) collection order if the paying party's account is kept at the Bank</b> (The fee is applicable in case of contracts made from 1 <sup>st</sup> September, 2018.)	
Discount fee for multiple (direct debit) collection	HUF 15 / item
Multiple (direct debit) collection fee in the case of fulfilment	10 / item
Debited on the paying party's account	
<b>♦ Fee charged in the case of fulfilment of a multiple (direct debt) collection order if the paying party's account is kept at the Bank*</b>	HUF 114 /item
2.5. Bank intermediation activity related to postal payments	
<b>♦ Crediting of a cash transfer order</b>	
Crediting of OC.2x type cash transfer orders, provision of graphical and numerical analytics via an electronic channel (via Internet Bank or Business Terminal)	1,10 ‰
Crediting of OC.3x type cash transfer orders, provision of numerical analytics only via an electronic channel (via Internet Bank or Business Terminal)	0,55 ‰
In case of OC.3x type cash transfer orders, numerical analytics only, on paper	Monthly 11 465 /customer
OC2x – means OC21, 22,23,24 type cheques OC3x - means OC31,32,39 type cheques (A detailed explanation of the OC codes can be found on the MPRT website and in the Bank's customer information leaflet on <b>Postal Cash Transfer Orders</b> )	
<b>♦ Cash disbursement order*</b>	
In paper format <sup>1</sup>	0
Order sent via BT, CIB Business Terminal	1,10 ‰
In the case of order sent via CIB Internet Bank	0,82 ‰

♦ <b>Withdrawing (including recalling) / modifying</b>	HUF 1146 /order
2.6. FCY transfer, HUF transfer abroad	
♦ <b>Bank-to-bank FCY transfer, HUF transfer abroad*</b> From 1th November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.	
In paper format, Electronic Signature Pad, CIB 24	3,30 ‰, min. USD 27,54
BT, CIB Business Terminal, INBIZ**, Swift MT101**	2,07 ‰, min. USD 27,54
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>19</sup>	2,07 ‰, min. USD 27,54
♦ <b>SEPA transfer, other EUR transfer in EEA (Target) *</b> From 1th November 2016 this fee will include the „SWIFT transfer charge" which is cost of using SWIFT FileAct service.	
In paper format, Electronic Signature Pad CIB 24	3,05 ‰, min. EUR 24,68
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,46 ‰, min. EUR 24,68
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>19</sup>	1,46 ‰, min. EUR 24,68
♦ <b>Intra-bank FCY transfer*</b>	
In paper format, Electronic Signature Pad CIB 24	1,16 ‰, min. USD 22,02
BT, CIB Business Terminal, INBIZ**, Swift MT101**	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>19</sup>	0
♦ <b>FCY transfer between client's own accounts kept at the Bank</b>	0
♦ <b>Minimum turnover commission for FCY accounts</b>	Monthly HUF 5733 /account
♦ <b>Crediting of incoming FCY items</b>	
If the charges are borne by the beneficiary including incoming SEPA credit transfers	0,77 ‰, min. USD 5,51, max. USD 165,20 0,77 ‰, min. EUR 4,93, max. 148,04 EUR
If the charges are borne by the payer	0,77 ‰, min. USD 5,51, max. USD 165,20
If the charges are borne by the payer, and the payer and the beneficiary are the same business association	0,77 ‰, min. USD 5,51, max. USD 165,20
Crediting of intra-bank FCY transfer	0
If the payer does not specify an IBAN/GIRO-format account number as the beneficiary account number, the Bank will charge the related cost to the payer, which is USD 10/GBP 6/CHF 10/EUR 7 depending on the currency of the given transfer.	

♦ Urgency surcharge in the case of T+1 day fulfilment, except transfers in EUR within and outside the EEA, and transfers in EEA currencies other than EUR and HUF within the EEA	USD 55,06
♦ Urgency surcharge in the case of T+1 day fulfilment in EUR transfers within and outside the EEA, and transfers in EEA currencies other than EUR and HUF within the EEA	0 USD
♦ Urgency surcharge in the case of T day fulfilment (in EUR, USD, GBP and CAD)	USD 66,08
♦ Urgency surcharge in the case of T day fulfilment – SEPA transfer	EUR 59,21
♦ Urgency surcharge in the case of T day fulfillment-Target	EUR 59,21
♦ Clarification, amendment or withdrawal of an order being processed	HUF 2293
♦ Cancelling (requesting return of, that is, recalling) executed orders	USD 33,04
♦ Clarification of executed, inaccurate order	USD 33,04
♦ Additional fee for FCY transfer or FCY book transfer orders received via an electronic channel and requiring manual processing	USD 11,01
** The fee is used in case of new or modified agreement signed from 08. August 2013.	
<b>2.7. Other services</b>	
♦ Conversion between client's own accounts kept at the Bank	Costs incorporated in the exchange rate
♦ Queuing of uncovered, non value-dated HUF transfer orders abroad or FCY transfer orders	HUF 114 / item / day Promotion in case of BT order: 0 HUF till 30 <sup>th</sup> June, 2019
<b>2.8. Cash management services</b>	
♦ Cash pool set-up fee	HUF 5733 / account max HUF 57 327
♦ Cash pool monthly fee	Monthly HUF 11 465 / month
♦ Receipt of outgoing transfer order (MT101 message) via SWIFT. (One-off set-up fee. The fee for execution of the order is included in the applicable transfer fees.)	HUF 11 465 / account
<b>2.9. Electronic banking services</b>	
♦ <b>Business Terminal and CIB Business Terminal</b> From 1 March 2010 only "Business Terminal" (former name: BT) terminals can be provided. The terms and conditions of the CIB Business Terminal are valid only for customers who have an operational CIB Business Terminal as of 28 February 2010. Hereinafter: existing CIB Business Terminal.	
Fee for BT installation and training performed by CIB	HUF 45 861

Delivery of installation pack in the case of a BT	HUF 5 733 / pack
Allocation to an existing endpoint in the case of a BT and existing CIB Business Terminal	HUF 5 733/ customer
Fee for BT installation on additional PCs and/or training	HUF 45 861
Fee for reinstallation or software transfer (for existing endpoints) or training performed by CIB	HUF 5 733 / hour
Fee for troubleshooting / problem-solving performed by CIB (for existing endpoints)	HUF 5 733 + VAT / hour
BT signature tool usage fee	monthly HUF 286 / customer / tool
Signature tool replacement fee	HUF 5 733 / tool
Installation pack replacement	HUF 2 865
Set-up of multiple transfer	HUF 2 293 / account
Set-up of postal payment cheque	0 HUF
<b>♦ CIB Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online)</b>	
Registration fee (only payable upon first application for service)	HUF 3 439
Fee for modification of internet-based electronic services (in paper format or via CIB24) <sup>2</sup>	HUF 1 146 / modification
Security SMS notification of logins and blockings	0 HUF
<b>Token</b>	
Token use monthly fee <sup>3</sup> /user If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 229
One-off fee for first requested token, per user	0 HUF
One-off fee for token replacement (in the event of loss, theft or damage)	HUF 5 733
<b>Easy Token (The possibility to request Easy Token is terminated from 15 February 2019.)</b>	
Easy Token use fee • If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 216 / month / user
Fee for requested easy token •	0 HUF
One-off fee for easy token replacement (in the event of loss, theft or damage) •	HUF 2 711

<b>CIB Hard Token</b>	
CIB Hard Token use fee If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 216 / month / user
Fee for requested CIB Hard Token	0 HUF
One-off fee for CIB Hard Token replacement (in the event of loss, theft or damage)	HUF 2 711
<b>CIB mobilToken</b>	
CIB mobilToken use fee • If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 54 / month / user
Fee for requested CIB mobilToken • With effect from 13th January, 2018 it is not possible to request CIB mobilToken!	HUF 0
One-off fee for CIB mobilToken replacement (re-registration) •	HUF 0
• The fee is used in case of new or modified agreement signed from 08. August 2013.	
♦ <b>CIB Internet-based Electronic Services</b> (CIB Bank mobile application)	
Registration fee <sup>20</sup> (payable upon application for service)	HUF 3 439
Monthly fee	HUF 207 / user (Special offer: HUF 0 until 30 <sup>th</sup> June, 2019)
<b>2.10. Branch cash-desk transactions</b>	
♦ <b>Cash deposit</b>	
In HUF to a HUF account	0,82 ‰, min. HUF 118
In HUF to an FCY account 57	1,10 ‰, min. HUF 300
In foreign currency (banknotes only) to an FCY account of the same currency	0,33 ‰
In foreign currency (banknotes only) to another account	0,33 ‰
♦ <b>Cash withdrawal*</b>	
In HUF from a HUF account	3,02 ‰, min. HUF 420
In HUF from an FCY account	3,02 ‰, min. HUF 420
In foreign currency from an FCY account (of the same currency)	1,21 ‰, min. HUF 480
In foreign currency from another account	1,21 ‰, min. HUF 480
♦ <b>Coin deposit (HUF only)</b>	3,30 ‰

♦ <b>Coin withdrawal (HUF only) *</b>	3,30 %
♦ <b>Use of 24-hour automated depositary<sup>4</sup></b>	0
♦ <b>Bulk cash deposit<sup>4</sup></b>	0
♦ <b>Price of security bags for bulk cash deposit</b>	small HUF 57 large HUF 114
<b>♦ Fee-based denomination exchange at the cash desk (transaction not processed on a bank account)</b>	
Banknotes-to-banknotes	1,10 %
Banknotes-to-coins	3,30 %
Coins to banknotes	3,30 %

**OTHER CONDITIONS AND FEES RELATED TO CASH WITHDRAWALS AT BRANCH CASH DESKS**

**Advance notice of large withdrawal**

- ♦ Requests to make cash withdrawals of HUF 1 million to HUF 10 million (USD/EUR 1 000 – 5 000, or in the case of other currencies traded by the Bank, up to the equivalent of USD 5 000 with no lower limit) must be submitted to the Bank on the banking day preceding the day of the withdrawal, and
- ♦ requests to make cash withdrawals of over HUF 10 million (USD/EUR 5 000 or the equivalent of USD 5 000 in any other currency traded by the Bank) must be submitted to the Bank on the banking day preceding the day of the withdrawal by 2 working days, by 15.00 on Monday to Thursday and by 14.00 on Friday, either verbally (by telephone, via CIB24/in person), or in writing.

	HUF	EUR, USD	Other
1 working day in advance	HUF 1 000 000 – 10 000 000	1 000 – 5 000	Up to the equivalent of USD 5 000
2 working days in advance	Over HUF 10 000 000	Over 5 000	Over the equivalent of USD 5 000

**Advance notice obligation with respect to coins (for quantities above 50 coins):**

- ♦ up to HUF 500 000, the request must be submitted to the Bank on the banking day preceding the withdrawal by 2 working days, while  
above HUF 500 000, the request must be submitted to the Bank on the banking day preceding the withdrawal by 3 working days – by 15.00 on Monday to Thursday, and by 14.00 on Friday –  
in writing, together with a list of the requested denominations.

**Fee for failure to give advance notice or to carry out the withdrawal at the branch cash desk of the amount requested in advance:**

- ♦ The Bank does not guarantee the availability at its cash desks of amounts that are subject to the above advance-notice obligation but have not been requested in advance.
- ♦ Special fee charged in the case of sums “not reported in advance, but withdrawn” or “reported in advance, but not withdrawn”, in excess of HUF 1 million (or the equivalent of this amount in foreign currency): HUF 10 000 / occasion.

**Depositing of scrap currency**

- ♦ The charge for depositing scrap currency into a HUF or FCY account (CIB Bank only accepts banknotes): 10% of the deposited amount

**Conversion**

- ♦ In the case of cash-desk transactions requiring conversion, we apply the foreign-exchange rate.

**Authentication**

- ♦ The dated and appropriately completed cash withdrawal slip must be authenticated with a signature that matches the sample signature recorded at the Bank. In the absence of such authentication the Bank will not perform the cash payment.

**Proxy**

- ♦ In the case of cash withdrawals made by proxy the name of the proxy-holder and the number of his/her personal identification document must be indicated.
- ♦ The validity period of ad-hoc proxies: date of issue + 2 bank working days.

2.11. Escrow account services	
<b>General escrow service</b>	
♦ <b>Escrow account opening fee</b>	Based on agreement, or in the absence of such: HUF 11 465 / account
♦ <b>Escrow account account-management fee</b>	HUF 3 439 / account / month
The Bank, based on the terms to be incorporated in the escrow agreement – with particular regard to the terms of release of the deposit – is in all cases entitled to decide, at its own discretion, whether to undertake the management of the escrow account.	
<b>Special escrow accounts</b>	
♦ <b>Lawyer's escrow account</b>	
Account opening fee	HUF 0
Account management fee	HUF 229 / account / month
♦ <b>Other deposits placed on the basis of a statutory provision</b> (e.g. management of sums to be placed in escrow by recruitment consultancies, debt collection agencies, etc. in order to fulfil their statutory obligations)	
Account opening fee	HUF 0
Account management fee	HUF 0
2.12. Statements, certificates, accounting documents, faxes, administration	
♦ <b>Bank account statements in paper format</b>	
<b>In case of delivery by non-post</b>	
The Bank provides bank account statements in paper format to its Clients in 1 copy, free of charge, in accordance with its General Business Regulations; if the agreement between the Client and the Bank does not stipulate that the statements be sent by post, the Bank will provide the relevant bank account statements free of charge for at most 6 months retrospectively.	
<b>In case of delivery by post</b>	
If a CIB Business Terminal is linked to the account	Monthly <sup>5</sup> , HUF 0 In case of bank account agreements concluded after 30.09.2013 HUF 20
If a CIB Business Terminal is NOT linked to the account	Per day <sup>6</sup> , HUF 0 In case of bank account agreements concluded after 30.09.2013 HUF 20
♦ <b>Bank account statements via electronic channel</b>	
Electronic bank account statement in case of daily delivery	HUF 0
Certified electronic bank account statement <sup>21</sup>	HUF 5 / statement Special offer: HUF 0 / statement from 31st March 2017. The promotion is valid until withdrawal.
In case of non-daily delivery*** ***Used in case of bank account agreements concluded after 30.09.2013	HUF 10



♦ Mailbox rental fee	HUF 1 833 + VAT/ month
♦ Bank account statement by special request, retrospectively	HUF 573 / statement
♦ Bank account statement sent by SWIFT (MT940)	HUF 17 198 / month / account
♦ Balance information sent by SWIFT (MT941)	HUF 17 198 / month / account
♦ Account turnover information sent by SWIFT (MT942)	HUF 17 198 / month / account
♦ Statement on account history with respect to a period beginning more than 3 months ago – at special request – on paper, on a disk, via BT or by email.	HUF 2 293 / month
♦ Certificate or copy of SWIFT message with regard to a transfer made more than 6 months ago	HUF 2 293 or USD 11,01
♦ Certificate or copy of SWIFT message with regard to a transfer made within the past 6 months	HUF 1 146 or 5,51 USD
♦ Copies of SWIFT message	HUF 1 146 or 5,51 USD
♦ Itemised list of commissions and interest charged	HUF 1 146 / list
♦	
♦ Housing Related non-refundable Contribution by an Employer within fringe benefit framework (in/out Cafeteria) <sup>7</sup>	
Fee for certificate / fee for repeated certificate	HUF 10 420 / certificate / employee
Fee for certificate (transfer order not handed in according to contract)	HUF 26 050 / certificate / employee
♦ Financial settlement of Housing Related Company loan service <sup>8</sup>	1,56 % / transfer
♦ Fee for electronic message related to Customs duty payment order service <sup>22</sup>	HUF 416 / message
♦ Certificate on the payment of initial capital	HUF 1 146
♦ Other official documents	HUF 573 / page
♦ Audit confirmation letter	HUF 17 198 + VAT
♦ Photocopying of company documents for the opening of a corporate bank account	HUF 0
♦ Bank information with turnover certificate	HUF 7 223 + VAT
♦ Bank information without turnover certificate	HUF 4 513 + VAT
♦ Other certificates	HUF 2 293
♦ Fee for certificate sent by email	USD 1,10
♦ Fax charges (per page)	

Budapest, Hungary	USD 1,10 or HUF 229
Within Europe	USD 2,19 or HUF 458
Outside Europe	USD 3,30 or HUF 687
♦ <b>Charge for exchange rate information sent by fax</b>	HUF 2 293 / month
♦ <b>Administration fee</b> In the event of failure to comply with a data reporting obligation – based on prior agreement with customer – procurement of public data	HUF 11 465 / document

<b>2.13. CIB Mobilbank</b>	
<b>♦ Account monitoring system</b>	
Monthly subscription fee – for companies	HUF 114 / month
SMS text messages on debits and credits that have taken place on the account – for companies	HUF 43 / message
<b>♦ Card monitoring system</b>	
Monthly subscription fee – for companies	free of charge
SMS text messages on transactions made with a CIB bank card – for companies	HUF 21 / message * <small>*As part of a special offer, the Bank will waive the fee until 22nd March 2013.</small>
<b>♦ Fee for modifying settings<sup>9</sup></b>	
HUF 1 146 / modification	
<p>The itemised fees are charged to the HUF account on the day the message is sent. The monthly subscription fees are charged to the HUF account on the initial day of use of the service in the first instance, and then once a month, on the same day as the initial day. The CIB Mobilbank monthly subscription fee is charged per telephone number.</p>	
<b>2.14. CIB Margin Account</b>	
<p>The CIB Margin Account is a segregated, restricted-function collateral cash account that may only be kept in HUF, created specifically for the depositing of cash collateral related to the Bank's margin-settlement currency transactions. A precondition for opening a CIB Margin Account is that another (bank) account be held at the Bank.</p>	
<b>♦ Account opening</b>	HUF 0
<b>♦ Opening balance</b>	None
<b>♦ Account-keeping fee</b>	HUF 0
<b>♦ Transfer from client's current account to the Margin Account</b>	HUF 0
<b>♦ Transfer from Margin Account to the client's own current account</b>	HUF 0
<b>♦ Interest</b>	
Interest on HUF account	Bank account instant-access interest specified in the Interest Rate Notice.
The interest is settled on the basis of the daily closing balance, at the end of the month.	
Interest on unauthorised overdraft, default interest on fees and commissions	In accordance with the Interest Rate Notice.
The interest is settled on the basis of the daily closing balance, at the end of the day.	
<b>♦ Statement</b>	HUF 0
At the intervals valid in respect of the bank account.	

**Orders that can be initiated from the CIB Margin Account:**

- Intrabank HUF transfer to the Client's current account kept at CIB Bank.

**Orders that can be initiated to the CIB Margin account:**

- Intra-bank HUF transfer from the Client's current account kept at CIB Bank, via any CIB banking channel
- Crediting of incoming HUF amount (GIRO, RTGS)

The various other payment transactions can be performed from the current account, at the terms and conditions applicable to that account.

**2.15. CIB Health Guard insurance (HUF current account required)**

Monthly premium for CIB Health Guard, Standard Basic Package	HUF 2 500 / insured person
Monthly premium for CIB Health Guard, Optimum Basic Package	HUF 5 500 / insured person
Monthly premium for CIB Health Guard, Premium Basic Package	HUF 11 500 / insured person
Monthly premium for Hope Plus Silver Additional Insurance Package	HUF 2 800 / insured person
Monthly premium for Hope Plus Gold Additional Insurance Package	HUF 8 500 / insured person

### 3. DOCUMENTARY SERVICES

**3.1. Documentary Collections**

♦ <b>Clean collection containing financial documents only (bill of exchange or draft) without commercial documents- in the case of export and/or import * collection</b>	3,10 ‰, min. USD 41,65
♦ <b>Documentary collection (release of documents against payment or acceptance of bill of exchange) in the case of export and/or import*collection</b>	2,60 ‰, min. USD 41,65
♦ <b>Release of goods sent to our address or held at our disposal</b>	4,15 ‰, min. USD 41,65
♦ <b>Acceptance held in custody</b>	1‰, min. USD 41,65
♦ <b>Giving security for accepted bill of exchange (aval)</b>	1,55 ‰ / month, min. USD 104,20 / month
♦ <b>Delivery of documents free of payment</b>	1,55 ‰, min. USD 41,65
♦ <b>Issue of payment confirmation</b>	USD 10,40

♦ <b>Amendment to collection order</b>	USD 41,65
♦ <b>Handling of amended maturity date</b>	USD 41,65
♦ <b>Further handling of unpaid items more than 60 days old (per month)</b>	USD 62,50
♦ <b>Withdrawal or cancellation of a collection order</b>	USD 78,15
♦ <b>Consultation fee</b>	USD 41,65 or HUF 10 420
♦ <b>Documents delivered by hand instead of by mail</b>	USD 52,10
<p>In addition to the above commissions, the Bank charges separately for any costs that may arise.</p> <p>In the case of import collection orders, the blocked amount above 100% (in the case of items not requiring conversion, + 0.5%, in the case of items requiring conversion, + 1%, but uniformly a minimum of the HUF equivalent of USD 30) includes the transfer fees that are incurred. In the case of HUF items, we charge commission determined in HUF is charged, regardless of the currency of the account to which the commission is charged.</p>	
<b>3.2. Documentary credits (letters of credit)</b>	
♦ <b>Preliminary advice</b>	USD 52,10
♦ <b>Transmission of letter of credit to another bank for further handling</b>	2,05 ‰, min. USD 52,10
♦ <b>Advising a credit (without confirmation)</b>	1,55 ‰, min. USD 52,10
♦ <b>Confirmation for max. 12 months, payable in a lump sum – in addition to the advising commission – per month or part thereof</b>	as per individual agreement
♦ <b>Acceptance in the case of deferred payment obligation, for max. 12 months, payable in a lump sum, per month or part thereof</b>	as per individual agreement
♦ <b>Discounting of counter value of documents under a deferred-payment export letter of credit</b>	as per individual agreement
♦ <b>Opening a letter of credit or undertaking another commitment, for max. 12 months, payable in a lump sum</b>	1,25 ‰ / month, min. USD 52,10 / month
♦ <b>Opening a letter of credit without cash collateral</b>	in addition to the above fees, as per individual agreement
♦ <b>Opening a letter of credit, or issuing of another commitment, handled with priority</b>	USD 260,50 (in addition to the above fees)
♦ <b>Non-standard orders with excessive details (charged to the applicant's account)</b>	USD 104,50 (in addition to the above fees)
♦ <b>Amendment, including cancellation of the commitment or modification of the payment order or collateral (except for an amount increase or an extension, for which we charge ad valorem commission)</b>	USD 52,10

♦ <b>Withdrawal or cancellation of instructions (for issuance, amendment, or payment)</b>	1‰, min. USD 52,10
♦ <b>Handling and checking the documents and claim with effecting payment*(if this fee was charged when the documents and claim were handled and checked, the payment shall not be subject to a separate fee)</b>	2,05 ‰, min. USD 52,10
♦ <b>Documents delivered by hand instead of by mail (except for those that are handled with priority)</b>	USD 52,10
♦ <b>Endorsement of bill of exchange or other document of title</b>	USD 52,10
♦ <b>Handling of discrepant documents (except in case L/C amount is overdrawn and/or L/C expired) under letters of credit opened by our Bank (charged to the beneficiary's account)</b>	USD 104,2
♦ <b>Fee for L/C amount is overdrawn or L/C expired</b>	USD 156,30 (in addition to fee for handling of documents)
♦ <b>Release of goods sent to our address or held at our disposal</b>	4,15 ‰, min. USD 41,65
♦ <b>Transferring a letter of credit or part thereof</b>	1,55 ‰, min. USD 52,10
♦ <b>Assignment</b>	2,05 ‰, min. USD 104,20 or min. HUF 20 840
♦ <b>Maturity control for payments under deferred payment credits</b>	USD 52,10
♦ <b>Handling of amended maturity date</b>	USD 41,65
♦ <b>Tracer / inquire fee (free on first occasion)</b>	USD 20,80 / item
♦ <b>Consulting fee (preparing draft versions, documents' checking before presentation, consultation)</b>	USD 52,10 or HUF 10 420
<p>In addition to the above commissions, the Bank charges separately for any costs that may arise.</p> <p>In the case of import L/Cs, the blocked amount above 100% (in the case of items not requiring conversion, + 2%, in the case of items requiring conversion, + 20%) includes the costs that arise and the risk of possible exchange rate movements.</p> <p>In the case of commitments of over 12 months, the Bank may apply rates differing from the above.</p> <p>In the case of HUF items, we charge the commission determined in HUF, regardless of the currency of the account to which the commission is charged. An expedited handling fee is charged by the Bank for issuance or processing within 24 hours, if the order is received by Documentary Services by 9.00 on the day of administration and all the documents and funds required for execution are simultaneously available, and if the transaction has been approved.</p>	
<b>3.3. Guarantees, sureties, certificate of cover, declarations of intent, undertaking to issue, stand-by Ls/C</b>	
<b>(In HUF and in foreign currency)</b>	
♦ <b>Advising / registration / authentication</b>	1,55 ‰, min. USD 104,20 or min. HUF 20 840

♦ <b>Registration, authentication and handling of received guarantees or sureties representing cover of an undertaking</b>	one-off USD 104,20 or HUF 20 840
♦ <b>Cancellation commission</b>	one-off USD 104,20 or HUF 20 840
♦ <b>Issuance, charged with respect to the entire validity period of the commitment</b>	1,25 ‰ / month, min USD 104,20 / month or min. HUF 20 840 / month
Without cash collateral	In addition to the above fees, in accordance with agreement
in the case of a commitment of over 12 months	in accordance with individual agreement
♦ <b>Undertaking a commitment handled with priority</b>	In addition to the issuing fee, USD 521 or HUF 104 200
♦ <b>Undertaking a commitment in two languages</b>	In addition to the issuing fee, USD 156,30 or HUF 31 260
♦ <b>Withdrawal or cancellation of issuing instruction</b>	USD 104,20 or HUF 20 840
♦ <b>Handling and checking of documents drawdown, payment*</b> (if this fee was charged when the documents were handled, examined and drawn down, the payment shall not be subject to a separate fee)	2,05 ‰ min. USD 104,20 or min. HUF 20 840
♦ <b>Registration and advising of assignment</b>	1‰, min. USD 104,20 or min. HUF 20 840
♦ <b>Amendment, including modification of collateral (except for an amount increase or an extension, for which we charge ad valorem – value-based – commission)</b>	USD 104,20 or HUF 20 840
♦ <b>Conditional Payments</b> The Bank has not provided the service since 8 August 2013	-
♦ <b>Issuance of Certificate of Cover</b>	3,10 ‰, min. USD 104,20 or min. HUF 20 840 max. USD 2 605 or HUF 521 000
♦ <b>Amendment to certificate of cover</b>	one-off USD 78,15 or HUF 15 630
♦ <b>Declaration of intent, undertaking to issue a guarantee</b>	3,10 ‰, min. USD 104,20 or min. HUF 20 840, max. USD 2 605 or HUF 521 000
♦ <b>Consulting fee (preparation of draft versions, preliminary document checking, giving expert opinion, consultancy)</b>	USD 260,50 or HUF 52 100

In the case of guarantees to be issued in foreign currency, the blocked amount above 100% (in the case of items not requiring conversion, + 2%, in the case of items requiring conversion, + 20%) includes the costs that arise.

In the case of commitments of over 12 months, the Bank may apply rates that differ from this. In the case of HUF items, the commission determined in HUF is charged, regardless of the currency of the account to which the commission is charged.

A fee for handling with priority is charged by the Bank for issuance or processing within 24 hours, if the order is received by Documentary Services by 9.00 on the day of administration and all the documents and funds required for execution are simultaneously available, and if the transaction has been approved.

### 3.4. Cheque

#### **Cheque issuance The service will be discontinued from 01 November 2013**

##### ♦ Cheques issued by CIB Bank Ltd., per cheque\*

in case of a paper-based order	2 ‰, min. 35 USD + 15 USD
in case of a non paper-based order	1.5‰, min. 35 USD + 15 USD
♦ <b>Stop payment</b>	USD 10

#### **Cheque collection (procedure takes minimum 30 Banking Days) The service will be discontinued from 01 November 2013**

##### ♦ Cheque collection in a currency quoted by CIB Bank Ltd.

in case of an amount below USD 200	USD 10
between USD 200 and USD 500	20 USD
in case of an amount above USD 500	3‰, min. 30 USD

##### ♦ Handling of unpaid cheque

in case of an amount below USD 200	USD 10
between USD 200 and USD 500	20 USD
in case of an amount above USD 500	3‰, min. 30 USD

##### ♦ Cheque collection – presentation for collection / handling of unpaid cheques in a currency not quoted by CIB Bank Ltd.

	3‰, min. 50 USD
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#### **Cheque drawn on CIB Bank Ltd.**

crediting the cover of a cheque	0
transferring the cover for at cheque*	USD 10

In the cheque issuance orders, the blocked amount above 100% (in the case of items not requiring conversion, + 0.3%, in the case of items requiring conversion, + 0.6%, but uniformly a minimum of the HUF equivalent of USD 50) includes the commissions and costs.

Execution of a cheque collection order takes a minimum of 30 Bank Working Days from the submission of the order by the Client, with the understanding that the Bank accepts no liability for any lengthening of this deadline due to the disbursing bank's procedure related to the execution of the collection order. The benchmark deadlines for execution shall always be interpreted as being in addition to the deadlines specified in the List of Conditions. The Bank is only able to provide the Client with advance information on the deadlines of third-party banks' procedures in respect of which it has information.





## 4. CREDIT TERMS

The credit-related fees specified herein are indicative only. The precise fees charged for a specific lending transaction are specified in the credit agreement.

♦ <b>Credit appraisal free</b>	0.5% min. HUF 50 000 / appraisal
♦ <b>Disbursement commission</b>	As per the agreement, or in the absence of such: HUF 10 000 / disbursement
♦ <b>Commitment fee</b>	As per agreement
♦ <b>Handling charge / Project assessment fee</b>	As per agreement
♦ <b>Prepayment fee (in the case of voluntary prepayment, before the end of the interest period, in respect of the prepaid amount)</b>	As per the agreement, or in the absence of such: 1% / prepayment
♦ <b>Contract amendment fee</b>	As per agreement, or in the absence of such: 1% / contract
♦ <b>Turnover shortfall commission</b>	As per agreement
♦ <b>Valuation charge</b>	Based on the fees of the valuers specified by the Bank
♦ <b>Title deed request</b>	
Via Takarnet system	HUF 5 000 / lot number or address
At the relevant land office	HUF 8 000 / lot number or address
♦ <b>Outline map</b>	HUF 7 000 / lot number or address
♦ <b>MOKK certificate request</b>	HUF 5 000 / request
♦ <b>Central Credit Information System (CCIS) inquiry initiated by Client</b>	HUF 0
♦ <b>Extension fee</b>	As per agreement, or in the absence of such: 0.5% / extension
♦ <b>Contract conclusion fee</b>	As per agreement
♦ <b>Monitoring</b>	
Monitoring fee (debtor monitoring)	As per agreement, or in the absence of such: HUF 15 000 / quarter
Special monitoring fee (debtor monitoring)	As per agreement, or in the absence of such: HUF 100 000 / occasion
Monitoring fee for pre-financing of agricultural subsidies	As per agreement, or in the absence of such: HUF 5 000 / month
Monitoring fee for credit secured on public warehouse bonds	As per agreement, or in the absence of such: HUF 20 000 / occasion
♦ <b>Fee for replacement of public warehouse bonds</b>	HUF 20 000 / occasion

♦ <b>Credit commitment letter</b>	As per agreement
♦ <b>Credit interest rate</b>	As per agreement
♦ <b>Default interest (annual)</b>	6% (in addition to the transaction interest rate)
<b>♦ Unauthorised credit interest</b>	
In the case of HUF accounts	Twice the prevailing MNB base rate
In the case of FCY accounts	1-week LIBOR + 6% p.a.
<b>♦ Default interest on fees and commissions</b>	
In the case of HUF accounts	Twice the prevailing MNB base rate
In the case of FCY accounts	1-week LIBOR + 6% p.a.

**CIB PRIME RATE**

- ♦ The Bank determines the CIB Prime Rate using the following calculation method:

HUF	BUBOR (1 month) + 5.00%
EUR	EURIBOR (1 month) + 7.90%
CHF	LIBOR (1 month) + 8.20%
USD	LIBOR (1 month) + 8.70%

- ♦ The review of the CIB Prime Rate takes place on the first working day of each calendar month on the basis of the mathematical average of the BUBOR/EURIBOR/LIBOR data of the previous calendar month. An immediate review takes place based on the latest BUBOR/EURIBOR/LIBOR values if the change, of any direction, of the latest EURIBOR/LIBOR exceeds 25 basis points relative to the average EURIBOR/LIBOR applied at the time of the last review, or if this same change exceeds 50 basis points in the case of BUBOR. In all cases the Bank rounds the calculated CIB Prime Rate values up or down to the first decimal place.

## 5. DEPOSIT CONDITIONS

### 5.1. General deposit conditions

#### **Publication of interest rates**

CIB publishes its instant-access and fixed-deposit interest rates in the Forint and Foreign Currency Interest Rate Notice for Business and Other Organisations and on its website at [www.cib.hu](http://www.cib.hu).

#### **Cancellation of deposits**

##### **a) Cancellation of HUF deposits prior to maturity**

- In the case of corporate HUF fixed deposits the Bank terminates the fixed deposit at the time requested by the Client, and applies the prevailing instant-access interest rate on current accounts as published in the Interest Rate Notice. In the case of fractional periods shorter than one month, the interest on the deposit is 0% starting from the initial, or the rollover, date.
- In the event of premature termination of a CIB Electronic Deposit, the interest on the deposit is 0% starting from the initial, or the rollover, date.

##### **b) Cancellation of a part-amount of a HUF deposit**

- In the case of a corporate HUF fixed deposit, the interest amount calculated on the basis of the instant-access interest rate pertaining to HUF bank accounts, valid at the time of cancellation and published in the Interest Rate Notice, is paid on the cancelled part of the deposit.
- In the case of fractional periods shorter than one month, the interest on the deposit is 0% starting from the initial, or the rollover, date.
- The non-cancelled part – provided that the amount thereof is equal to or more than the minimum deposit-fixing amount – continues to earn interest from the last rollover date at unchanged terms, at the interest rate applicable to the given amount and term.
- If the non-cancelled part is less than the minimum deposit-fixing amount, the entire deposit is regarded as having been cancelled, and the Bank proceeds in accordance with point a) above.

The cancellation of a part-amount of a corporate HUF fixed deposit is only possible in person at a branch, or by fax. It is not possible to cancel a part-amount of a CIB Electronic Deposit.

##### **c) Cancellation of FCY deposits prior to maturity**

- On the second banking day following receipt of the Client's written request, the Bank terminates the fixed deposit, and when calculating the interest, applies the instant-access interest rate pertaining to the given currency and valid at the time of the cancellation of the deposit, as published in the Interest Rate Notice. It is not possible to cancel a part-amount of the deposit.

## 6. HUF AND FCY-BASED BANK CARDS

WITH EFFECT FROM 19TH JUNE 2017 IT WILL BE POSSIBLE TO APPLY ONLY FOR VISA COMPACT BUSINESS CARD (HUF) AND VISA BUSINESS CARD, BOTH CAPABLE FOR CONTACTLESS PAYMENTS (MARKED WITH ))) SIGN)

### 6.1. Bank card types

Type of bank card	Currency of the Bank Account or Card Coverage Account that serves as coverage for Bank Card Transactions	Type of account that serves as coverage for Bank Card Transactions	Bank card application terms
<b>Visa Compact Business Card</b>	HUF	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.
<b>Visa Business Card</b>	HUF	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.

### 6.2. Bank card use

	Visa Compact Business Card	Visa Business Card
♦ <b>Annual fee per Bank Card</b> <sup>10</sup>	HUF 4 050	HUF 10 400
First year card annual fee of Visa Compact Business Card in the case of CIB Base Business Account Plus, CIB Non-Profit Classic Account Plus and CIB Non-Profit Plusz Account: 0 HUF		
<b>Transaction fees and commissions (per Bank Card Transaction)</b>		
♦ <b>Purchase*</b>		
in Hungary	HUF 0	HUF 0
Abroad	HUF 0	HUF 0
♦ <b>Cash Withdrawal with a Bank Card from a branch cash desk</b> <sup>11*</sup>		
At a non-CIB Bank-operated (hereinafter: third-party) cash desk, in Hungary, at post offices	2,94 ‰, min. HUF 617	2,94 ‰, min. HUF 432
At a third-party financial institution abroad	HUF 2 473	HUF 2 473

♦ Cash Withdrawal with a Bank Card from an ATM*		
At a CIB Bank-operated (hereinafter: proprietary) ATM	HUF 246 + 1,29 ‰	246 + 1,29 ‰
In Hungary, at a third-party ATM	HUF 432 + 2,59 ‰	HUF 369 + 2,59 ‰
Abroad	1,29 ‰, min. HUF 1 236	1,29 ‰, min. HUF 1 236
♦ Storage fee for unclaimed cards <sup>12</sup>		
	HUF 275/month	HUF 275/month
♦ Card usage default limits <sup>13</sup>		
Cash Withdrawal with a Bank Card, per day	HUF 250 000	HUF 250 000
Purchase, per day	HUF 500 000	HUF 500 000
♦ Blocking fee		
	HUF 0	HUF 0
♦ Card replacement fee		
Due to fault of magnetic stripe or chip <sup>14</sup>	HUF 0	HUF 0
In the case of a Bank Card lost in the post <sup>14</sup>	HUF 0	HUF 0
In other cases	HUF 1 777	HUF 1 616
Expedited Bank Card replacement abroad	USD 275.08	USD 275.08
♦ Bank Card PIN Code replacement fee		
	HUF 449	HUF 449
♦ Expedited Cash Withdrawal with a Bank Card abroad		
	USD 192.56	USD 192.56
♦ Fee for cancellation of expedited procedure abroad		
	USD 55.02	USD 55.02

♦ <b>CIB Travel Protection<sup>23</sup></b>	may be requested optionally, HUF 3 490/year	automatically linked free of charge
♦ <b>CIB Travel Protection Business package for 18-70 year-old Customers<sup>24</sup></b>	may be requested optionally, HUF 4 880 / year	automatically linked free of charge
♦ <b>CIB Travel Protection Business package for 70-75 year-old Customers<sup>24</sup></b>	may be requested optionally, HUF 9 720 / year	

	<b>Visa Business Card (EUR-based)</b>	<b>Visa Business Card (USD-based)</b>
♦ <b>Annual fee per Bank Card<sup>10</sup></b>	EUR 34,65	USD 45,25
♦ <b>Transaction fees and commissions (per Bank Card Transaction)</b>		
♦ <b>Purchase *</b>		
in Hungary	0 EUR	0 USD
Abroad	0 EUR	0 USD
♦ <b>Cash Withdrawal with a Bank Card from a branch cash desk<sup>11*</sup></b>		
At a third-party financial institution, in Hungary	2,94 ‰, min. EUR 1,77	2,94 ‰, min. USD 2,35
At a third-party financial institution abroad	EUR 9,43	USD 14,15
♦ <b>Cash Withdrawal with a Bank Card from an ATM*</b>		
At proprietary ATM	1,29 ‰, min. EUR 0,22	1,29 ‰, min. USD 0,35
In Hungary, at third-party ATM	1,94 ‰, min. EUR 1,47	1,94 ‰, min. USD 2,06
Abroad	1,29 ‰, min. EUR 4,70	1,29 ‰, min. USD 7,07
♦ <b>Storage fee for unclaimed card<sup>12</sup></b>	EUR 1.1/month	USD 1.65/month
♦ <b>Card usage default limits<sup>13</sup></b>		
Cash Withdrawal with a Bank Card, per day	EUR 1 000	USD 1 500
Purchase, per day	EUR 2 000	USD 3 000
♦ <b>Blocking fee</b>	EUR 0	USD 0
♦ <b>Card replacement fee</b>		

Due to fault of magnetic stripe or chip <sup>14</sup>	0 EUR	0 USD
In the case of a Bank Card lost in the post <sup>14</sup>	0 EUR	0 USD
In other cases	EUR 5,17	USD 6,11
Expedited Bank Card replacement abroad	EUR 220.07	USD 275.08
♦ <b>Bank Card PIN Code replacement fee</b>	EUR 1,44	USD 1,70
♦ <b>Expedited Cash Withdrawal with a Bank Card abroad</b>	EUR 165.05	USD 192.56
♦ <b>Fee for cancellation of expedited procedure abroad</b>	EUR 44.01	USD 55.02
♦ <b>CIB Travel Protection<sup>23</sup></b>	automatically linked free of charge	automatically linked free of charge
♦ <b>CIB Travel Protection Business package for 18-70 year-old Customers<sup>24</sup></b>	automatically linked free of charge	automatically linked free of charge
♦ <b>CIB Travel Protection Business package for 70-75 year-old Customers<sup>24</sup></b>		

In respect of Cash Withdrawal with a Bank Card from ATMs operating in the territory of Hungary but dispensing currency other than HUF, the Bank charges the fee associated with Cash Withdrawal with a Bank Card abroad.

CIB Bank's ATMs issue a maximum of 20 banknotes per Bank Card Transaction in a maximum value of HUF 200,000, subject to the availability at the given time, in the ATM, of the banknote denominations and number of banknotes concerned. The Bank's ATMs issue HUF 1,000 and HUF 10,000 denominations. In the following listed Bank's ATMs issue HUF 20,000 HUF denominations in addition to HUF 1,000 and HUF 10,000 denominations, a maximum of 20 banknotes per Bank Card Transaction in a maximum value of HUF 200,000 (marking of this function on the following listed ATMs): 9021 Győr, Aradi vértanúk útja 10.; 6720 Szeged, Kiss Menyhért u. 1.; 1043 Budapest, István u. 8.; 1024 Budapest, Petrezselyem u. 2-8.; 2040 Budaörs, Kinizsi út 1-3.; 1033 Budapest, Flórián tér 6-9.- Flórián Üzletközpont; 1117 Budapest, Októberhuszonharmadika utca 6-8. - Allee Skála; 1148 Budapest, Őrs vezér tér 24.; 2045 Törökbálint, Bajcsy-Zs. u. 75.; 4025 Debrecen, Piac u. 1-3.; 2100 Gödöllő, Szabadság tér 16-17.; 1027 Budapest, Medve u. 4-14.; 1027 Budapest, Gábor Áron u. 74-78. - Rózsakert Üzletház; 8000 Székesfehérvár, Palotai út 6. - Fehérpalota üzletház; 1024 Budapest, Lövéház u. 7-9.; 1036 Budapest, Bécsi út 154. - Eurocenter; 6500 Baja, Déri Frigyes sétány 1-3.; 1064 Budapest, Teréz krt. 21.; 1055 Budapest, Szent István krt. 15.; 1149 Budapest, Bosnyák tér 9.; 1203 Budapest, Kossuth L. u. 21-29.; 1191 Budapest, Vak Bottyán u. 75. A-C – KÖKI; 3525 Miskolc, Déryné u. 11.; 4400 Nyíregyháza, Hősök tere 7; 8000 Székesfehérvár, Távirda u. 2/b; 2120 Dunakeszi, Casalgrande tér 4.; 1211 Budapest, Kossuth L. u. 82.; 1094 Budapest, Ferenc krt. 15.; 8600 Siófok, Szabadság tér 15.; 9700 Szombathely, Fő tér 33.; 2400 Dunaújváros, Dózsa Gy. u. 2.; 7621 Pécs, Irgalmasok u. 3/1.

CIB Bank's ATMs always issue the highest banknote denominations which are available in the ATMs.


The interest conditions of the Card Coverage Account – for customers who are not sole traders – are the same as the effective interest conditions of the account management package specified in the Contract specified in the Bank Card Application Form, and in the case of sole traders, with the interest conditions specified in the List of Conditions pertaining to the CIB Sole Trader Card Sub-account offered to sole traders and independent lawyers, the HUF card coverage sub-account linked to the CIB Partner Account, and the FCY card coverage sub-account linked to the CIB Partner Account.

If the currency of the Bank Account or Card Coverage Account providing coverage for the Bank Card Transactions is HUF, then the Bank, in the case of Bank Cards issued by it, shall, with effect from 25 October 2012, limit the daily amount of cash withdrawal transactions made using the Bank Card (Cash Withdrawal with a Bank Card) to HUF 1 000 000 (Card Usage Limit).

If the currency of the Bank Account or Card Coverage Account providing coverage for the Bank Card Transactions is EUR, then the Bank, in the case of Bank Cards issued by it, shall, with effect from 25 October 2012, limit the daily amount of cash withdrawal transactions made using the Bank Card (Cash Withdrawal with a Bank Card) to EUR 3 500 (Card Usage Limit).

If the currency of the Bank Account or Card Coverage Account providing coverage for the Bank Card Transactions is USD, then the Bank, in the case of Bank Cards issued by it, shall, with effect from 25 October 2012, limit the daily amount of cash withdrawal transactions made using the Bank Card (Cash Withdrawal with a Bank Card) to USD 4 500 (Card Usage Limit).

After 25 October 2012, if the amount of the Card Usage Default Limit, having been modified by the Customer, exceeds the amount of the Card Usage Limit defined above, then the Customer may only change the Card Usage Default Limit to an amount that does not exceed the maximum amount of the Card Usage Limit.

With effect from 19th June 2017 the Bank sells only Visa Compact Business Card (HUF) and Visa Business Card, both capable for contactless payments (marked with  sign).



6.3. Conversion rules relating to the use abroad of Bank Cards issued by CIB Bank Ltd.	
Currency of the Bank Card Transaction	Conversion process
<b>♦ In the case of VISA-type HUF-based Bank Cards</b>	
HUF	No conversion
USD	The Bank converts the USD amount into HUF at the FX sell rate valid on the banking day before of settlement.
EUR	The Bank converts the EUR amount into HUF at the FX sell rate valid on the banking day before of settlement.
Other currency	The amount of the Bank Card Transaction is converted by the VISA card company into EUR at the exchange rate applied by it and valid on the banking day before of the settlement, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.
<b>In the case of VISA-type EUR-based Bank Cards</b>	
HUF	The Bank converts the HUF amount into EUR at the FX buy rate valid on the banking day before of settlement.
USD	The Bank converts the USD amount to HUF at the FX sell rate valid on the banking day before of the settlement, then converts it into EUR at the FX buy rate.
EUR	No conversion
Other currency	The VISA card company converts the amount of the Transaction to EUR at the exchange rate valid on the banking day before of the settlement, and the corresponding amount is then debited.
<b>In the case of VISA-type USD-based Bank Cards</b>	
HUF	The Bank converts the HUF amount into USD at the FX buy rate valid on the banking day before of settlement.
USD	No conversion
EUR	The Bank converts the EUR amount to HUF at the FX sell rate valid on the banking day before of the settlement, and then converts it into USD at the FX buy rate.
Other currency	The VISA card company converts the amount of the Bank Card Transaction into EUR at the exchange rate applied by it and valid on the banking day before of the settlement, which is converted to HUF by the Bank at the FX sell rate valid on the banking day before of the settlement, and then to USD at the FX buy rate.

7. CARD ACCEPTANCE For companies and sole traders	
<b>7.1. Physical POS terminal</b>	
♦ <b>The fees and commission of the Physical POS terminal – in the case of card acceptance applications submitted to the Bank on or after 18 January 2013</b>	shall be set out in a Card Acceptance contract
♦ <b>Supervision fee – in the case of card-acceptor applications submitted to the Bank -till 13. August 2010</b>	HUF 1 490 / month / terminal
♦ <b>Supervision fee – in the case of card-acceptor applications submitted to the Bank from 13 August 2010 to the 17th of January 2013 – desktop POS terminal</b>	HUF 1 490 / month / terminal
♦ <b>Supervision fee – in the case of card-acceptor applications submitted to the Bank from 13 August 2010 to the 17th of January 2013– mobile POS terminal</b>	HUF 4 490 / month / terminal
♦ <b>Transaction commission – in the case of bank cards<sup>15</sup> issued by CIB Bank -till the 17th of January 2013</b>	1.7%
♦ <b>Transaction commission – in the case of bank cards issued by a domestic <sup>16</sup>bank -till the 17th of January 2013</b>	2.0%
♦ <b>Transaction commission – in the case of bank cards<sup>17</sup> issued by a foreign bank -till the 17th of January 2013</b>	2.0%
♦ <b>Standard value day for settlement of transactions for cards issued not by CIB Bank)</b>	At the latest until 12:00 on the working day following the day of the card transaction authorization
♦ <b>Value date for settlement of transactions – in case of bank cards issued by CIB Bank)</b>	At the latest until 12:00 on the working day following the day of the card transaction authorization
<b>7.2. E-Commerce</b>	
♦ <b>The fees and commissions of E-commerce – in the case of applications submitted to the Bank on or after 18 January 2013</b>	shall be set out in a Card Acceptance contract
♦ <b>Connection fee<sup>18</sup> -in the case of card acceptor applications submitted to the Bank till the 17th of January 2013</b>	HUF 30 000
♦ <b>Monthly fee</b>	none
♦ <b>Transaction commission – in the case of bank cards issued by CIB Bank<sup>15</sup> -in the case of card acceptor applications submitted to the Bank till the 17th of January 2013</b>	1.7%
♦ <b>Transaction commission – in the case of bank cards issued by a domestic bank<sup>16</sup>-in the case of card acceptor applications submitted to the Bank till the 17th of January 2013</b>	2.0%
♦ <b>Transaction commission – in the case of bank cards issued by a foreign bank<sup>17</sup> -in the case of card acceptor applications</b>	2.0%

<b>submitted to the Bank till the 17th of January 2013</b>	
<ul style="list-style-type: none"> <li>◆ <b>Standard value day for settlement of transactions for cards issued not by CIB Bank)</b></li> </ul>	<p>No later than 12:00 noon on the working day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 00:00 to 18:00 on Banking Day.</p> <p>No later than 12:00 noon on the second Banking Day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 18:00 to 24:00 on a Banking Day or on a Non-Banking Day.</p>
<ul style="list-style-type: none"> <li>◆ <b>Value date for settlement of transactions – in case of bank cards issued by CIB Bank)</b></li> </ul>	<p>No later than 12:00 noon on the working day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 00:00 to 18:00 on Banking Day.</p> <p>No later than 12:00 noon on the second Banking Day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 18:00 to 24:00 on a Banking Day or on a Non-Banking Day.</p>

## 8. CIB INVESTMENT CLIENT ACCOUNT RELATED TO INVESTMENT SERVICES

The fees related to cash accounts associated with CIB Investment Client Accounts are the same as the payment-transaction fees specified in this List of Conditions. For other fees related to client accounts please consult the Investment Services List of Conditions.

- 1 The Bank has not provided the service since 1 March 2012.
- 2 Charged if an internet-based electronic service is requested under the existing contract for one or more new users or the installation of a new channel is requested in addition to the existing electronic service (e.g. CIB Bank mobile application service is requested in addition to the existing CIB Internet Bank).
- 3 Use of the token is obligatory. Sales of earlier used Token will be discontinued from 08 August 2013 instead of that the Client shall choose Easy Token.
- 4 The utilisation of these services is free of charge; the cash deposit commission indicated in the List of Conditions is charged.
- 5 The statements are prepared and available electronically on a daily basis, but are posted once a month.
- 6 If a transaction takes place on the account on the given day. The Bank sends the bank account statements at the intervals specified in the prevailing statutory provisions on payment services; this frequency may be departed from on the basis of a bilateral agreement.
- 7 The service of "Housing Related non-refundable Contribution by an Employer within fringe benefit framework (Cafeteria) is operational from 01 September 2014 and the service of "Housing Related non-refundable Contribution by an Employer within fringe benefit framework (out Cafeteria) is operational from 15 June 2015 and both services can only be used based on a bilateral agreement.
- 8 The service is operational from 15 June 2015 and can only be used based on a bilateral agreement.
- 9 Charged if a new card or account monitoring system is requested to be set in an existing mobile bank contract.
- 10 The annual fee for the Bank Cards is charged annually, in the first instance when the Bank Card is activated, or, in the case of an inactive Bank Card, at the end of the month following the issuing of the card. With regard to the date of issue, the Bank's records are definitive. The Client is obliged to ensure that the requisite funds are available on his/her account when payment is due.
- 11 With effect from 15 September 2011, the option of Cash Withdrawal with a Bank Card at the cash desks of CIB Bank's branches has been terminated.
- 12 The fee is charged starting from the second month following the manufacturing of the Bank Card.
- 13 These may be changed at any time via CIB24, CIB Internet Bank, CIB Bank mobile application and CIB Bank Online, or at the Client's written request at a branch.
- 14 Charged only in the case of cards requested after 10 June 2012.
- 15 By card types issued by CIB Bank, we mean the following: MasterCard on-us debit/credit/commercial/Maestro, Visa on-us consumer debit/credit and Visa on-us commercial and VPay.
- 16 By card types issued by a domestic bank, we mean the following: MasterCard domestic debit/credit/commercial/Maestro, Visa domestic consumer debit/credit and Visa domestic commercial and VPay.
- 17 By card types issued by a foreign bank, we mean the following: MasterCard international debit/credit/commercial/Maestro, Visa international consumer debit/credit and Visa international commercial and VPay.
- 18 The Bank repays the amount of the connection fee to the card-accepting merchant if the gross turnover from internet card acceptance reaches HUF 1,000,000 (one million) within 1 year from live launch.
- 19 In case of using CIB Bank mobile application and CIB Bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31st December, 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
- 20 Until 30th June, 2019 the registration fee of the CIB Bank mobile application is HUF 0.
- 21 PDF statement with electronic signature and time stamp. The fee is applicable in case of on contracts /contract modification made from 31st March 2017. It is exclusively for clients with Business Terminal.

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22 Only charged in case of transfer orders based on a bilateral agreement on the use of Customs duty payment order service. The Customs duty payment order service is available from 3rd January, 2018.

23 CIB Travel Protection service is provided by Colonnade Insurance S.A. Hungarian Branch. CIB Travel Protection can be applied for until 30th June, 2018, including that day. In the case of insurance relationships established before 1st July, 2018, the CIB Travel Protection service automatically linked to VISA Business Bank Card will be terminated on 30th June, 2018 at the annual turnover of the bankcard, the CIB Travel Protection Business Package provided by Aegon Hungary Composite Insurance Closed Company Ltd. (according to endnote 24) will be automatically enter into force with the termination of travel insurance provided by Colonnade Insurance S.A. Hungarian Branch (CIB Travel Protection), from 0 a.m. on the day following the termination. The CIB Travel Protection Service, which is optionally linked to VISA Compact Business Bank Cards, will expire on 30th June, 2018 at midnight on the bankcard. 24 The CIB Travel Protection Business package service available from 29th March, 2018.

24 CIB Travel Protection Business package service available for VISA Compact Business Bank Cards from 29th March, 2018. The CIB Travel Protection Business package service is provided by Aegon Hungary Composite Insurance Closed Company Ltd.

25 The following part in parentheses „(in the event of unsuccessful execution)” has been incorrectly published before due to a technical error. Considering that the fee of Submission of a multiple (direct debit) collection order has been charged by the Bank since the 1990s, the technical error is hereby corrected.