

EFFECTIVE FROM: FROM 1 SEPTEMBER 2017

(Included the modifications entry into force on July 1, 2017.to the unified structure.)

LIST OF CONDITIONS

FOR BUSINESSES AND OTHER ORGANISATIONS, SOLE TRADERS AND FREELANCE LAWYERS

	CIB Base Business Account PLUS¹	CIB Partner Business Account PLUS¹ THE BANK STOPPED SELLING THIS PRODUCT AS FROM 1 AUGUST 2013.	CIB Micro Business Account PLUS¹
Account opening fee ² (upon the opening of a new account)	HUF 2,201	HUF 551	HUF 0
Account-package switch fee (charged when switching to this type of account from another type of account)	HUF 2,201	HUF 0	HUF 0
Opening balance	none	none	none
Minimum bank debit turnover requirement	none	none	none
HUF account management fee (not charged in the first part-month)	monthly HUF 422 / customer	HUF 1,432	monthly HUF 3,099 / customer
FCY account management fee - conventional account management - electronic account service ³ (not charged in the first part-month)	HUF 0	HUF 1,016	monthly HUF 1,730 / account ⁴
Lawyer's escrow account (Deposit safekeeping account)¹¹			
Account opening fee	HUF 0	may not be applied for ¹	HUF 0
Account management fee (HUF and FCY)	HUF 245 / account / month	may not be applied for ¹	HUF 245 / account / month
Transaction Fee	0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount of HUF ☒		

☒ The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.

The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.

HUF DOMESTIC TRANSFER			
Bank-to-bank HUF transfer via GIRO			
In paper format*	3.95‰ min. HUF 799	4.51‰ min. HUF 799	3.38‰ min. HUF 799
CIB24*	3.95‰ min. HUF 799	5.00‰ min. HUF 799	5.00‰ min. HUF 799
CIB Internet Bank, BT, CIB Business Terminal, mobilCIB, CIB Bank mobile application*	2.25‰ min. HUF 354	2.50‰ min. HUF 299	1.80‰ min. HUF 299
Cancellation (including recall)/amendment of bank-to-bank GIRO HUF transfer order	HUF 564 / order	HUF 564 / order	HUF 564 / order
Bank-to-bank HUF transfer via real time gross settlement (RTGS) system			
In paper format, CIB Internet Bank, CIB 24, BT, CIB Business Terminal*	0.55% min. HUF 11,003 max. HUF 110,034	0.55% min. HUF 11,003 max. HUF 110,034	0.55% min. HUF 11,003 max. HUF 110,034
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			
By intra-bank transfer* ¹⁰	1.65‰ min. HUF 275	1.49‰ min. HUF 165	1.43‰ min. HUF 165
By transfer via GIRO* ¹⁰	1.87‰ min. HUF 275	1.49‰ min. HUF 165	1.65‰ min. HUF 220
Intra-bank HUF transfer			
In paper format*	5.00‰ min. HUF 699	5.00‰ min. HUF 699	5.00‰ min. HUF 699
CIB24*	5.00‰ min. HUF 699	5.00‰ min. HUF 699	5.00‰ min. HUF 699
CIB Internet Bank, BT, CIB Business Terminal CIB Bank mobile application *	1.65‰ min. HUF 346	1.50‰ min. HUF 350	1.1 ‰ min. HUF 296
Transfer between client's own accounts kept at the Bank	HUF 0	HUF 0	HUF 0
Multiple HUF transfer (may only be given via electronic channels: BT, CIB Business Terminal)			
In the case of bank-to-bank (GIRO)*	2.25‰ min. HUF 354	2.50‰ min. HUF 299	1.80‰ min. HUF 299
In the case of intra-bank transfer*	1.6‰ min. HUF 184	1.6‰ min. HUF 184	1.6‰ min. HUF 184
Recording and modification of HUF standing order			
In paper format, CIB24	HUF 551 / order	HUF 551 / order	HUF 551 / order
CIB Internet Bank, CIB Bank mobile application	HUF 0	HUF 0	HUF 0
Each execution of a HUF standing order			

Via GIRO*	2.25‰ min. HUF 354	2.50‰ min. HUF 299	1.80‰ min. HUF 299
Intra-bank* ¹⁰	1.65‰ min HUF 346	2.15‰ min. HUF 242	1.43‰ min. HUF 230
Between client's own accounts kept at the Bank ¹⁰	HUF 0	HUF 0	HUF 0
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			
For companies* ¹⁰	HUF 57 / item	HUF 114 /item	HUF 114 /item
For sole traders* ¹⁰	HUF 80 / item	HUF 114 /item	HUF 114 /item
Conditional transfer ^{5, 10} mobile phone prepaid-card top-up	HUF 0	HUF 0	HUF 0
Minimum turnover commission for HUF accounts ¹⁰ (No such commission in the case of a lawyer's escrow account)	HUF 0	HUF 1,761 / customer	HUF 0
Notice on limit breach ^{4, 10}	HUF 110 / transaction	HUF 110 / transaction	HUF 110 / transaction
Submission of a collection order based on an incoming authorisation letter, official transfer order or a collection order formerly with the purpose code "2", on the grounds of Foreclosure ^{5, 10}	HUF 551	HUF 551	HUF 551
"Díjnet" bill payment (domestic HUF transfer) – via Internet Bank	HUF 0	HUF 0	HUF 0
FCY TRANSFER, HUF TRANSFER ABROAD, SEPA TRANSFER			
Bank-to-bank FCY transfer From 1th November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.			
In paper format, CIB24*	5.00‰ min. USD 37.97	5.00‰ min. USD 45.13	5.00‰ min. USD 37.97
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application *	3.00‰ min USD 32.54	5.00‰ min. USD 45.13	2.00‰ min. USD 21.69
SEPA transfer, other EUR transfer within EEA (Target) From 1th November 2016 this fee will include the „SWIFT transfer charge" which is cost of using SWIFT FileAct service.			
In paper format, CIB24*	5.00‰ min. EUR 35.15	5.00‰ min. EUR 40.45	5.00‰ min. EUR 35.15

CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application *	2.16‰ min EUR 19.74	2.22‰ min. EUR 40.45	2.00‰ min. EUR 20.08
HUF transfer abroad From 1th November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.			
In paper format, CIB24*	5.00‰ min. USD 37.97	5.00‰ min. USD 45.13	5.00‰ min HUF 10,847 max. HUF 174.682
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application *	3.00‰ min USD 32.54	2.22‰ min. USD 45.13	2.00‰ min HUF 6 197 max. HUF 174,682
Intra-bank FCY transfer			
In paper format, CIB24*	5.00‰ min USD 21.69	5.00‰ min. USD 39.62	5.00‰ min. USD 21.69
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application *	USD 16.51	1.92‰ min. USD 39.62	USD 5.51
FCY transfer between client's own accounts kept at the Bank	HUF 0	HUF 0	HUF 0
Minimum turnover commission for FCY accounts (No such commission in the case of a lawyer's escrow account)	HUF 0	HUF 0	HUF 0
Clarification, amendment or withdrawal of HUF or FCY transfer orders abroad that are already being processed			
In the case of companies	HUF 1,100	HUF 1,100	HUF 1,100
In the case of sole traders	HUF 1,100	HUF 1,100	USD 5.51
Crediting of incoming FCY items			
If the charges are borne by the beneficiary including incoming SEPA credit transfers	0.77 ‰ min. USD 6.50 max. USD 172.76 0.77 ‰ min. EUR 4,94 max. EUR 154,86	0.77 ‰ min. USD 6.50 max. USD 172.76 0.77 ‰ min. EUR 4,94 max. EUR 154,86	0.77 ‰ min. USD 6.50 max. USD 172.76 0.77 ‰ min. EUR 4,94 max. EUR 154,86
If the charges are borne by the payer	0.77 ‰ min. USD 6.50 max. USD 172.76	0.77 ‰ min. USD 6.50 max. USD 172.76	0.77 ‰ min. USD 6.50 max. USD 172.76
If the charges are borne by the payer, and the payer and the beneficiary are the same business association	0.77 ‰ min. USD 6.50 max. USD 172.76	0.77 ‰ min. USD 6.50 max. USD 172.76	0.77 ‰ min. USD 6.50 max. USD 172.76
Crediting of intra-bank FCY transfer	HUF 0	HUF 0	HUF 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.

Surcharge for FCY transfer or FCY book transfer orders received via Electronic Services and requiring manual processing	USD 11	USD 11	USD 11
COMMISSIONS ON CASH-DESK TRANSACTIONS			
Cash deposit			
In HUF to a HUF account	1.1‰ min HUF 289	1.1‰ min. HUF 289	1.1‰ min HUF 289
In HUF to an FCY account ¹⁰	1.1‰ min HUF 289	1.1‰ min HUF 289	1.1‰ min HUF 289
In FCY (banknotes only) to an FCY account of the same currency	0.33%	0.33%	0.33%
In FCY (banknotes only) to another account	0.33%	0.33%	0.33%
Cash withdrawal			
In HUF from a HUF account*	6.00‰ min. HUF 699	4.00‰ min. HUF 699	4.00‰ min. HUF 699
In HUF from an FCY account* ¹⁰	6.00‰ min. HUF 699	11.00‰ min. HUF 699	11.00‰ min. HUF 699
In FCY from an FCY account (of the same currency)*	1.1% min. HUF 699	1.1% min. HUF 699	1.1% min. HUF 699
In FCY from another account* ¹⁰	1.1% min. HUF 699	1.1% min. HUF 699	1.1% min. HUF 699
Coin deposit (HUF only)	3.30 %	3.30 %	3.30 %
Coin withdrawal (HUF only)*	3.30 %	3.30 %	3.30 %
ELECTRONIC BANKING SERVICES			
BT, CIB Business Terminal (CIB Business Terminal service may not be applied for from 1 March 2010)			
Delivery of installation package, allocation to existing endpoint in the case of BT	HUF 0	HUF 0	HUF 0

Fee for BT installation on additional PCs and/or training, charged per computer in the case of the CIB Business Terminal	HUF 5,502	HUF 5,502	HUF 5,502
CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB)			
Registration fee ⁶ /only payable upon first application for service/	HUF 2,751	HUF 2,751	HUF 0
Monthly fee for security SMS messages	HUF 55 / month / user	free of charge	HUF 55 / month / user
Fees for password generators^{7,8}			
Fee for Easy Token request			
In the case of companies	HUF 0	HUF 0	HUF 0
In the case of sole traders	HUF 0	HUF 0	HUF 0
Fee for CIB mobilToken request			
In the case of companies	HUF 0	HUF 0	HUF 0
In the case of sole traders	HUF 0	HUF 0	HUF 0
Monthly fee for Token use			
In the case of companies	HUF 0	HUF 220 / month / user	HUF 220 / month / user
In the case of sole traders	HUF 0	HUF 55 / month / user	HUF 55 / month / user
Monthly fee for Easy Token use			
In the case of companies	HUF 0	HUF 220 / month / user	HUF 220 / month / user
In the case of sole traders	HUF 0	HUF 55 / month / user	HUF 55 / month / user
Monthly fee for CIB mobilToken use			
In the case of companies	HUF 0	HUF 55 / month / user	HUF 55 / month / user
In the case of sole traders	HUF 0	HUF 55 / month / user	HUF 55 / month / user
CIB Internet-based Electronic Services (CIB Bank mobile application)			
Registration fee ¹² /payable upon application for service/	HUF 2,751	HUF 2,751	HUF 2,751
Monthly fee	HUF 199 / user Special offer: HUF 0 until 31.12.2017	HUF 199 / user Special offer: HUF 0 until 31.12.2017	HUF 199 / user Special offer: HUF 0 until 31.12.2017

CIB MOBILBANK			
Account monitoring system			
Monthly subscription fee – in the case of sole traders	HUF 230 / month	HUF 230 / month	HUF 230 / month
SMS messages on debits and credits that have taken place on the bank account – in the case of sole traders	HUF 21 / message	HUF 21 / message	HUF 21 / message
Card monitoring system			
Monthly subscription fee – in the case of sole traders	HUF 57 / month	HUF 57 / month	HUF 57 / month
SMS messages on transactions made with a CIB bank card – in the case of sole traders	HUF 21 / message	HUF 21 / message	HUF 21 / message
STATEMENTS AND CERTIFICATES			
In relation to a deposit safekeeping account, in the case of law offices			
Certificate of deposit or other certificate	HUF 550 / calculation	-	HUF 550 / calculation
Calculation of interest, upon request	HUF 550 / calculation	-	HUF 550 / calculation
INSTANT-ACCESS INTEREST RATES			
On a HUF account	As per the Interest Rate Notice of HUF Interest Rates for companies ⁹	As per the Interest Rate Notice of HUF Interest Rates for companies ⁹	As per the Interest Rate Notice of HUF Interest Rates for companies ⁹
On an FCY account	As per the Interest Rate Notice of FCY Interest Rates ⁹	As per the Interest Rate Notice of FCY Interest Rates ⁹	As per the Interest Rate Notice of FCY Interest Rates ⁹
On a HUF deposit safekeeping account, in the case of incorporated legal partnerships	65% of the interest on a 1-month CIB Classic deposit.	-	65% of the interest on a 1-month CIB Classic deposit.
On a HUF deposit safekeeping account, in the case of freelance lawyers	80% of the interest rate associated with the lowest amount-band of the Classic 1-month deposit	-	80% of the interest rate associated with the lowest amount-band of the Classic 1-month deposit
On a deposit safekeeping account, FCY	As per the Interest Rate Notice of FCY Interest Rates ⁹	-	As per the Interest Rate Notice of FCY Interest Rates ⁹
Unauthorised overdraft interest on a HUF account⁴	21.99% p.a.	21.99% p.a.	21.99% p.a.

Unauthorised overdraft interest on an FCY account⁴	one-week LIBOR + 6%	one-week LIBOR + 6%	one-week LIBOR + 6%
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1. As from 1 August 2014, the CIB Base Business Account PLUS and CIB Micro Business Account PLUS accounts are also available for freelance lawyers and law offices operating as incorporated partnerships.
2. Account opening fee, upon the opening of a new account until 31 December 2017, is HUF 0. The preferential condition does not apply to any account-type switch within CIB Bank.
3. Applies to the use of the CIB Internet Bank or CIB Business Terminal.
4. Only in the case of sole trader clients.
5. Products: T-Mobile DOMINO top-up card, vendor: Magyar Telekom Nyrt., Praktikum top-up card, vendor: Telenor Magyarország Zrt.; VitaMAX top-up card, vendor: Vodafone Magyarország Zrt. Mobile phone prepaid-card top-up is available via CIB24, CIB Internet Bank and the mobilCIB service.
6. Until 31 December 2017 the registration fee is HUF 0.
7. Use of the password generator is obligatory.
8. The fees for the Easy Token and the CIB mobilToken are applicable to contracts/contract amendments relating to the use of CIB Internet based Electronic Services that were concluded after 8 August 2013.
9. The Interest Rate Notice is published in Napi Gazdaság and Világgazdaság as well as on the Bank's website at www.cib.hu. The interest is settled on the basis of the daily closing balance, on the last working day of the calendar month.
10. Not possible on a lawyer's escrow account (deposit safekeeping account).
11. The lawyer's escrow account (deposit safekeeping account) is subject to the terms and conditions of either the Client's CIB Base Business Account PLUS, or CIB Micro Business Account PLUS bank account. Disbursement from the deposit safekeeping account is only possible in the currency of the account. All costs associated with the lawyer's escrow account are charged on the current account. Disbursement from the deposit safekeeping account is only possible in the currency of the account.
12. Until 31 December 2017 the registration fee of the CIB Bank mobile application is HUF 0.
13. Service is not yet available in CIB Bank mobile application. After the launch of CIB Bank mobile application the Bank will continuously introduce new services in the application till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message

Sole trader and freelance lawyer customers that have any one of the bank account packages specified in this list of conditions shall be subject exclusively to the terms and conditions set forth in the "CIB Bankcards PLUS List of Conditions for Sole Traders and Freelance Lawyers" in respect of the services included therein.

The extent of commissions, fees and costs not specified in this list of conditions, as well as the other relevant terms and conditions (e.g. definition of the term "Transaction Fee", specification of other fees) are contained in the latest effective "General List of Conditions for Businesses, Other Organisations and Sole Traders – CIB Bank Account PLUS".