

EFFECTIVE FROM: 15. DECEMBER 2019

LIST OF CONDITIONS

FOR BUSINESSES AND OTHER ORGANISATIONS, SOLE TRADERS AND FREELANCE LAWYERS

	CIB Base Business Account PLUS¹ THE BANK STOPPED SELLING THIS PRODUCT AS FROM 4 AUGUST 2018.	CIB Partner Business Account PLUS¹ THE BANK STOPPED SELLING THIS PRODUCT AS FROM 1 AUGUST 2013.	CIB Micro Business Account PLUS¹ THE BANK STOPPED SELLING THIS PRODUCT AS FROM 4 AUGUST 2018. (EXCEPT FOR SOLE TRADERS AND TRADITIONAL SMALL-SCALE PRODUCER) ¹⁴
Account opening fee (upon the opening of a new account)	HUF 2 293	HUF 574	HUF 0
Account-package switch fee (charged when switching to this type of account from another type of account)	HUF 2 293	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 472 / customer	HUF 1 609	monthly HUF 3 484 / customer
FCY account management fee - conventional account management - electronic account service ² (not charged in the first part-month)	HUF 0	HUF 1 087	monthly HUF 1 852 / account ³
Lawyer's escrow account (Deposit safekeeping account)⁹			
Account opening fee	HUF 0	may not be applied for ¹	HUF 0
Account management fee (HUF and FCY)	HUF 274 / account / month	may not be applied for ¹	HUF 274 / 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 ☒		

(Action: HUF 0 until 31st of December 2019 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)

☒ 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*, Electronic Signature Pad*	4,43‰ min. HUF 897	5,62 ‰ min. HUF 897	5,62 ‰ min. HUF 897
CIB24*	4,32‰ min. HUF 897	5,62 ‰ min. HUF 897	5,62 ‰ min. HUF 897
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online*	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
CIB Business Online*	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
CIB TPP channel*	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
Cancellation (including recall)/amendment of bank-to-bank GIRO HUF transfer order	HUF 616 / order	HUF 616 / order	HUF 616 / order
Bank-to-bank HUF transfer via real time gross settlement (RTGS) system			
In paper format*, Electronic Signature Pad*, CIB 24*, BT*, CIB Business Terminal*	0.573% min. HUF 11 465 max. HUF 114 655	0.573% min. HUF 11 465 max. HUF 114 655	0.573% min. HUF 11 465 max. HUF 114 655
CIB Business Online*	0.573% min. HUF 11,465 max. HUF 114,655	0.573% min. HUF 11 465 max. HUF 114 655	0.573% min. HUF 11 465 max. HUF 114 655
CIB TPP channel*	0.573% min. HUF 11 465 max. HUF 114 655	0.573% min. HUF 11 465 max. HUF 114 655	0.573% min. HUF 11 465 max. HUF 114 655
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* ⁸	1,71‰ min. HUF 286	1,55‰ min. HUF 171	1,49‰ min. HUF 171
By transfer via GIRO* ⁸	1,94‰ min. HUF 286	1,55‰ min. HUF 171	1,71‰ min. HUF 229
Intra-bank HUF transfer			
In paper format*, Electronic Signature Pad*	5,62 ‰ min. HUF 785	5,62 ‰ min. HUF 785	5.62 ‰ min. HUF 785
CIB24*	5,62 ‰ min. HUF 785	5,62 ‰ min. HUF 785	5.62 ‰ min. HUF 785

CIB Internet Bank*, BT*, CIB Business Terminal* CIB Bank mobile application*, CIB Bank Online *	1,84 ‰ min. HUF 388	1,67 ‰ min. HUF 392	1,22 ‰ min. HUF 332
CIB Business Online*	1,84 ‰ min. HUF 388	1,67 ‰ min. HUF 392	1,22 ‰ min. HUF 332
CIB TPP channel*	1,84 ‰ min. HUF 388	1,67 ‰ min. HUF 392	1,22 ‰ min. HUF 332
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: Business Terminal, TPP, CIB Business Online***)			
In the case of bank-to-bank (GIRO)*	2,45 ‰ min. HUF 386	2,73 ‰ min. HUF 326	1,96 ‰ min. HUF 326
In the case of intra-bank transfer*	1,74 ‰ min. HUF 200	1,74 ‰ min. HUF 200	1,74 ‰ min. HUF 200
Recording and modification of HUF standing order			
In paper format, Electronic Signature Pad CIB24	HUF 618 / order	HUF 618 / order	HUF 618 / order
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹¹	HUF 0	HUF 0	HUF 0
CIB TPP channel	HUF 0	HUF 0	HUF 0
Each execution of a HUF standing order			
Via GIRO*	2,51 ‰ min. HUF 396	2,80 ‰ min. HUF 335	2,01 ‰ min. HUF 335
Intra-bank* ⁸	1,84 ‰ min HUF 388	2,41 ‰ min. HUF 271	1,60 ‰ min. HUF 257
Between client's own accounts kept at the Bank ⁸	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* ⁸	HUF 59 / item	HUF 118 /item	HUF 118 /item
For sole traders* ⁸	HUF 83 / item	HUF 118 /item	HUF 118 /item
Conditional transfer ^{4, 8} mobile phone prepaid-card top-up	HUF 0	HUF 0	HUF 0
Minimum turnover commission for HUF accounts ⁸ (No such commission in the case of a lawyer's escrow account)	HUF 0	HUF 1 834 / customer	HUF 0

Notice on limit breach^{3,8}	HUF 114 / transaction	HUF 114 / transaction	HUF 114 / 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^{4,8}	HUF 574	HUF 574	HUF 574
"Díjnet" bill payment (domestic HUF transfer) – via Internet Bank	HUF 0	HUF 0	HUF 0

*** The service is not yet available on CIB Business Online. The fee shall apply from the day on which the Bank makes this service available to the Client and the Client starts using the service. The available functions of CIB Business Online are listed in the appendix of the Operating Manual.

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*, Electronic Signature Pad* CIB24*	5,35‰ min. USD 40,66	5,35‰ min. USD 48,33	5,35‰ min. USD 40,66
CIB Internet Bank*, BT,* CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online * ¹¹	3,20‰ min USD 34,84	2,37‰ min. USD 48,33	2,13‰ min. USD 23,23
CIB Business Online*	3,20‰ min USD 34,84	2,37‰ min. USD 48,33	2,13‰ min. USD 23,23
CIB TPP channel*	3,20‰ min USD 34,84	2,37‰ min. USD 48,33	2,13‰ min. USD 23,23

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.

SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)

In paper format*, Electronic Signature Pad *	4,43‰ min. HUF 897	5,62 ‰ min. HUF 897	5,62 ‰ min. HUF 897
CIB24*	4,32‰ min. HUF 897	5,62 ‰ min. HUF 897	5,62 ‰ min. HUF 897
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335

mobile application ^{12,*} CIB Bank Online ^{12*}			
CIB Business Online*	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
CIB TPP channel*	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)			
In paper format*, Electronic Signature Pad* CIB24*	5,35‰ min. EUR 37,64	5,35‰ min. EUR 43,31	5,35‰ min. EUR 37,64
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application ^{12*} , CIB Bank Online ^{12*}	2,31‰ min EUR 21,13	2,37‰ min. EUR 43,31	2,13‰ min. EUR 21,50
CIB Business Online*	2,31‰ min EUR 21,13	2,37‰ min. EUR 43,31	2,13‰ min. EUR 21,50
CIB TPP channel*	2,31‰ min EUR 21,13	2,37‰ min. EUR 43,31	2,13‰ min. EUR 21,50
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*, Electronic Signature Pad* CIB24*	5,62 ‰ min. USD 42,69	5,62 ‰ min. USD 50,75	5,62 ‰ min HUF 12 199 max. HUF 196 469 Ft
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online ^{*11}	3,35 ‰ min USD 36,58	2,48 ‰ min. USD 50,75	2,24 ‰ min HUF 6 968 max. HUF 196 469
CIB Business Online*	3,35 ‰ min USD 36,58	2,48 ‰ min. USD 50,75	2,24 ‰ min HUF 6 968 max. HUF 196 469
CIB TPP channel*	3,35 ‰ min USD 36,58	2,48 ‰ min. USD 50,75	2,24 ‰ min HUF 6 968 max. HUF 196 469
Intra-bank FCY transfer			
In paper format*, Electronic Signature Pad* CIB24*	5,35‰ min USD 23,23	5,35‰ min. USD 42,43	5,35‰ min. USD 23,23
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank	USD 17,68	2,05‰ min. USD 42,43	USD 5,9

mobile application*, CIB Bank Online *11			
CIB Business Online*	USD 17,68	2,05‰ min. USD 42,43	USD 5,9
CIB TPP channel*	USD 17,68	2,05‰ min. USD 42,43	USD 5,9
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 616 / order	HUF 616 / order	HUF 616 / order
In the case of sole traders	HUF 616 / order	HUF 616 / order	HUF 616 / order
Crediting of incoming FCY items			
If the charges are borne by the beneficiary	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD
including incoming SEPA credit transfers	0,82 ‰ min. 5,28 EUR max. 165,87 EUR	0,802 ‰ min. 5,28 EUR max. 165,87 EUR	0,82 ‰ min. 5,28 EUR max. 165,87 EUR
If the charges are borne by the payer	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD
If the charges are borne by the payer, and the payer and the beneficiary are the same business association	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD
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 11,46	USD 11,46	USD 11,46
COMMISSIONS ON CASH-DESK TRANSACTIONS			
Cash deposit			
In HUF to a HUF account	1,22‰ min HUF 324	1,22‰ min. HUF 324	1,22‰ min HUF 324
In HUF to an FCY account ⁸	1,22‰ min HUF 324	1,22‰ min HUF 324	1,22‰ min HUF 324
In FCY (banknotes only) to an FCY account of the same currency	0,37%	0,37%	0,37%
In FCY (banknotes only) to another account	0,37%	0,37%	0,37%
Cash withdrawal			
In HUF from a HUF account*	6,74 ‰ min. HUF 785	4,48 ‰ min. HUF 785	4,48 ‰ min. HUF 785
In HUF from an FCY account* ⁸	6,74 ‰ min. HUF 785	12,36 ‰ min. HUF 785	12,36 ‰ min. HUF 785
In FCY from an FCY account (of the same currency)*	1,236 % min. HUF 785	1,236 % min. HUF 785	1,236 % min. HUF 785
In FCY from another account* ⁸	1,1236% min. HUF 785	1,1236% min. HUF 785	1,1236% min. HUF 785
Coin deposit (HUF only)	3,71 %	3,71 %	3,71 %
Coin withdrawal (HUF only)*	3,71 %	3,71 %	3,71 %
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 5 733	HUF 5 733	HUF 5 733

CIB Internet-based Electronic Services⁶ (CIB Internet Bank, CIB Bank Online)			
Registration fee ⁵ /only payable upon first application for service/	HUF 2 866	HUF 2 866	HUF 0
Monthly fee for security SMS messages	HUF 57 / month / user	free of charge	HUF 57 / month / user
Monthly fee for Token use			
In the case of companies	HUF 0	HUF 229 / month / user	HUF 229 / month / user
In the case of sole traders	HUF 0	HUF 57 / month / user	HUF 57 / month / user
Monthly fee for Easy Token use (The Easy Token will be withdrawn from sales from February 15th 2019.)			
In the case of companies	HUF 0	HUF 229 / month / user	HUF 229 / month / user
In the case of sole traders	HUF 0	HUF 57 / month / user	HUF 57 / month / user
Monthly fee for CIB mobilToken use			
In the case of companies	HUF 0	HUF 57 / month / user	HUF 57 / month / user
In the case of sole traders	HUF 0	HUF 57 / month / user	HUF 57 / month / user
CIB Hard Token			
Monthly fee for CIB Hard Token use	HUF 299 /month/user	HUF 299 /month/user	HUF 299 /month/user
Fee for CIB Hard Token request	HUF 1499	HUF 1499	HUF 1499
Fee for CIB Hard Token replacement	HUF 2823	HUF 2823	HUF 2823
CIB Internet-based Electronic Services (CIB Bank mobile application)			
Registration fee ¹⁰ /payable upon application for service/	HUF 2 866	HUF 2 866	HUF 2 866
Monthly fee	HUF 207 / user Special offer: HUF 0 until 31.12.2019	HUF 207 / user Special offer: HUF 0 until 31.12.2019	HUF 207 / user Special offer: HUF 0 until 31.12.2019
CIB Business Online			
Registration fee (payable upon application for service) In case of bank account agreements concluded before 15.08.2019 the fee is not charged by the Bank until 01.06.2021.	HUF 19 500 / client		

CIB Business Online monthly fee In case of bank account agreements concluded before 15.08.2019 the fee is not charged by the Bank until 01.06.2021.	HUF 5 000 / client		
Self administration fee	HUF 0		
Modification fee (except for modifications executed in self administration and activities recorded in the status modification data sheet related to a user, where the banks does not charge the fee)	HUF 1 200 / occasion / user		
CIB Business Online training and local support fee	HUF 40 000 / occasion		
CIB ViCA use fee If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 99 / month / user (Special offer: HUF 0 until 01st June, 2021)		
Fee for CIB ViCA request	HUF 0		
CIB Hard Token			
Monthly fee for CIB Hard Token use	HUF 299 /month/user		
Fee for CIB Hard Token request	HUF 1499		
Fee for CIB Hard Token replacement	HUF 2823		
Account monitoring system			
Monthly subscription fee – in the case of sole traders	HUF 239 / month	HUF 239 / month	HUF 239 / 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 59 / month	HUF 59 / month	HUF 59 / 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 573 / calculation	-	HUF 573 / calculation
Calculation of interest, upon request	HUF 573 / calculation	-	HUF 573 / calculation

INSTANT-ACCESS INTEREST RATES

On a HUF account	As per the Interest Rate Notice of HUF Interest Rates for companies ¹³	As per the Interest Rate Notice of HUF Interest Rates for companies ¹³	As per the Interest Rate Notice of HUF Interest Rates for companies ¹³
On an FCY account	As per the Interest Rate Notice of FCY Interest Rates ¹³	As per the Interest Rate Notice of FCY Interest Rates ¹³	As per the Interest Rate Notice of FCY Interest Rates ¹³
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 ¹³	-	As per the Interest Rate Notice of FCY Interest Rates ¹³
Unauthorised overdraft interest on a HUF account	21,99% p.a.	21,99% p.a.	21,99% p.a.
Unauthorised overdraft interest on an FCY account	one-week LIBOR + 6%	one-week LIBOR + 6%	one-week LIBOR + 6%

CIB Bank is a member of the National Deposit Insurance Fund (NDIF), so its deposits are insured under the Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises.

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. Applies to the use of the CIB Internet Bank or CIB Business Terminal.
3. Only in the case of sole trader clients.
4. 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, CIB Bank Mobile Application and CIB Bank Online service.
Until 31 December 2018 the registration fee is HUF 0.
5. Use of the password generator is obligatory.
6. 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.
7. Not possible on a lawyer's escrow account (deposit safekeeping account).
8. 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.
9. Until 31 December 2019 the registration fee of the CIB Bank mobile application is HUF 0.
10. Service is not yet available in CIB Bank mobile application and in CIB Bank Online. After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31 December 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
11. 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 31 December 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
12. Published on www.cib.hu
13. The Bank stopped selling this product as from 4 August 2018 except for the sole traders and traditional small-scale producers, whose annual net turnover is above HUF 300 million, but the sum of their previous year's average annual net turnover is not exceeding HUF 15 billion.

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".