

EFFECTIVE FROM: 02. MARC 2020

**LIST OF CONDITIONS**

FOR BUSINESSES AND OTHER ORGANISATIONS, SOLE TRADERS AND FREELANCE LAWYERS

	<b>CIB Base Business Account PLUS<sup>1</sup></b> THE BANK STOPPED SELLING THIS PRODUCT AS FROM 4 AUGUST 2018.	<b>CIB Partner Business Account PLUS<sup>1</sup></b> THE BANK STOPPED SELLING THIS PRODUCT AS FROM 1 AUGUST 2013.	<b>CIB Micro Business Account PLUS<sup>1</sup></b> THE BANK STOPPED SELLING THIS PRODUCT AS FROM 4 AUGUST 2018. (EXCEPT FOR SOLE TRADERS AND TRADITIONAL SMALL-SCALE PRODUCER) <sup>14</sup>
<b>Account opening fee</b> (upon the opening of a new account)	HUF 2 561	HUF 641	HUF 0
<b>Account-package switch fee</b> (charged when switching to this type of account from another type of account)	HUF 2 561	HUF 0	HUF 0
<b>Opening balance</b>	none	none	none
<b>Minimum bank debit turnover requirement</b>	none	none	none
<b>HUF account management fee</b> (not charged in the first part-month)	monthly HUF 527 / customer	HUF 1 797	monthly HUF 3 891 / customer
<b>FCY account management fee</b> - conventional account management - electronic account service <sup>2</sup> (not charged in the first part-month)	HUF 0	HUF 1 214	monthly HUF 2 068 / account <sup>3</sup>
<b>Lawyer's escrow account (Deposit safekeeping account)<sup>9</sup></b>			
Account opening fee	HUF 0	may not be applied for <sup>1</sup>	HUF 0
Account management fee (HUF and FCY)	HUF 306 / account / month	may not be applied for <sup>1</sup>	HUF 306 / account / month
<b>Transaction Fee</b>	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 <input checked="" type="checkbox"/> (Action: HUF 0 until 31st of December 2020 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.**

<b>HUF DOMESTIC TRANSFER</b>			
<b>Bank-to-bank HUF transfer via GIRO</b>			
In paper format*, Electronic Signature Pad*	4,94 ‰ min. HUF 1 001	6,27 ‰ min. HUF 1 001	6,27 ‰ min. HUF 1 001
CIB24*	4,94 ‰ min. HUF 1 001	6,27 ‰ min. HUF 1 001	6,27 ‰ min. HUF 1 001
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online*	2,80 ‰ min. HUF 442	3,1 ‰ min. HUF 374	2,24 ‰ min. HUF 374
CIB Business Online*	2,80 ‰ min. HUF 442	3,1 ‰ min. HUF 374	2,24 ‰ min. HUF 374
CIB TPP channel*	2,80 ‰ min. HUF 442	3,1 ‰ min. HUF 374	2,24 ‰ min. HUF 374
<b>Bank-to-bank HUF instant transfer via GIRO</b>			
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online*	2,80 ‰ min. HUF 442	3,1 ‰ min. HUF 374	2,24 ‰ min. HUF 374
CIB Business Online*	2,80 ‰ min. HUF 442	3,1 ‰ min. HUF 374	2,24 ‰ min. HUF 374
CIB TPP channel*	2,80 ‰ min. HUF 442	3,1 ‰ min. HUF 374	2,24 ‰ min. HUF 374
<b>Cancellation (including recall)/amendment of bank-to-bank GIRO HUF transfer order</b>	HUF 616 / order	HUF 616 / order	HUF 616 / order
<b>Bank-to-bank HUF transfer via real time gross settlement (RTGS) system</b>			
In paper format*, Electronic Signature Pad*, CIB 24*, BT*, CIB Business Terminal*	0,640% min HUF 12 806 max. HUF 128 069	0,640% min HUF 12 806 max. HUF 128 069	0,640% min HUF 12 806 max. HUF 128 069
CIB Business Online*	0,640% min HUF 12 806 max. HUF 128 069	0,640% min HUF 12 806 max. HUF 128 069	0,640% min HUF 12 806 max. HUF 128 069
CIB TPP channel*	0,640% min HUF 12 806 max. HUF 128 069	0,640% min HUF 12 806 max. HUF 128 069	0,640% min HUF 12 806 max. HUF 128 069
<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 intra-bank transfer* <sup>8</sup>	1,91‰ min. HUF 319	1,73 ‰ min. HUF 191	1,66 ‰ min. HUF 191

By transfer via GIRO* <sup>8</sup>	2,16 ‰ min. HUF 319	1,73 ‰ min. HUF 191	1,91 ‰ min. HUF 255
<b>Intra-bank HUF transfer</b>			
In paper format*, Electronic Signature Pad*	6,27 ‰ min. HUF 876	6,27 ‰ min. HUF 876	6,27 ‰ min. HUF 876
CIB24*	6,27 ‰ min. HUF 876	6,27 ‰ min. HUF 876	6,27 ‰ min. HUF 876
CIB Internet Bank*, BT*, CIB Business Terminal* CIB Bank mobile application*, CIB Bank Online *	2,05 ‰ min. HUF 433	1,86 ‰ min. HUF 437	1,36 ‰ min. HUF 370
CIB Business Online*	2,05 ‰ min. HUF 433	1,86 ‰ min. HUF 437	1,36 ‰ min. HUF 370
CIB TPP channel*	2,05 ‰ min. HUF 433	1,86 ‰ min. HUF 437	1,36 ‰ min. HUF 370
<b>Intra-bank instant HUF transfer</b>			
CIB Internet Bank*, BT*, CIB Business Terminal* CIB Bank mobile application*, CIB Bank Online *	2,05 ‰ min. HUF 433	1,86 ‰ min. HUF 437	1,36 ‰ min. HUF 370
CIB Business Online*	2,05 ‰ min. HUF 433	1,86 ‰ min. HUF 437	1,36 ‰ min. HUF 370
CIB TPP channel*	2,05 ‰ min. HUF 433	1,86 ‰ min. HUF 437	1,36 ‰ min. HUF 370
<b>Transfer between client's own accounts kept at the Bank</b>	HUF 0	HUF 0	HUF 0
<b>Multiple HUF transfer</b> (may only be given via electronic channels: Business Terminal, TPP, CIB Business Online***)			
In the case of bank-to-bank (GIRO)*	2,73 ‰ min. HUF 431	3,04 ‰ min. HUF 364	2,18 ‰ min. HUF 364
In the case of intra-bank transfer*	1,94 ‰ min. HUF 223	1,94 ‰ min. HUF 223	1,94 ‰ min. HUF 223
<b>Recording and modification of HUF standing order</b>			
In paper format, Electronic Signature Pad CIB24	HUF 690 / order	HUF 690 / order	HUF 690 / order
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>10</sup>	HUF 0	HUF 0	HUF 0
CIB TPP channel	HUF 0	HUF 0	HUF 0
<b>Each execution of a HUF standing order</b>			
Via GIRO*	2,80 ‰ min. HUF 442	3,12 ‰ min. HUF 374	2,24‰ min. HUF 374
Intra-bank* <sup>8</sup>	2,05 ‰ min HUF 433	2,69 ‰ min. HUF 302	1,78 ‰ min. HUF 287
Between client's own accounts kept at the Bank <sup>8</sup>	HUF 0	HUF 0	HUF 0

<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>			
For companies* <sup>8</sup>	HUF 65 / item	HUF 131 / item	HUF 131 / item
For sole traders* <sup>8</sup>	HUF 92 / item	HUF 131 / item	HUF 131 / item
<b>Conditional transfer</b> <sup>4, 8</sup> mobile phone prepaid-card top-up	HUF 0	HUF 0	HUF 0
<b>Minimum turnover commission for HUF accounts</b> <sup>8</sup> (No such commission in the case of a lawyer's escrow account)	HUF 0	HUF 2 048 / customer	HUF 0
<b>Notice on limit breach</b> <sup>3,8</sup>	HUF 127 / transaction	HUF 127 / transaction	HUF 127 / transaction
<b>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</b> <sup>4,8</sup>	HUF 641	HUF 641	HUF 641
<b>"Díjnet" bill payment (domestic HUF transfer) – via Internet Bank</b>	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*	5,97 ‰ min. USD 45,41	5,97 ‰ min. USD 53,98	5,97 ‰ min. USD 45,41
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online <sup>*10</sup>	3,57 ‰ min USD 38,91	2,64 ‰ min. USD 53,98	2,37 ‰ min. USD 25,94
CIB Business Online*	3,57 ‰ min USD 38,91	2,64 ‰ min. USD 53,98	2,37 ‰ min. USD 25,94

CIB TPP channel*	3,57 ‰ min USD 38,91	2,64 ‰ min. USD 53,98	2,37 ‰ min. USD 25,94
<b>SEPA transfer, other EUR transfer within EEA (Target)</b>			
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 *	4,94 ‰ min. HUF 1 001	6,27 ‰ min. HUF 1 001	6,27 ‰ min. HUF 1 001
CIB24*	4,94 ‰ min. HUF 1 001	6,27 ‰ min. HUF 1 001	6,27 ‰ min. HUF 1 001
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application <sup>11*</sup> , CIB Bank Online <sup>11*</sup>	2,80 ‰ min. HUF 442	3,1 ‰ min. HUF 374	2,24 ‰ min. HUF 374
CIB Business Online*	2,80 ‰ min. HUF 442	3,1 ‰ min. HUF 374	2,24 ‰ min. HUF 374
CIB TPP channel*	2,80 ‰ min. HUF 442	3,1 ‰ min. HUF 374	2,24 ‰ min. HUF 374
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)			
In paper format*, Electronic Signature Pad* CIB24*	5,97 ‰ min. EUR 42,04	5,97 ‰ min. EUR 48,37	5,97 ‰ min. EUR 42,04
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application <sup>12*</sup> , CIB Bank Online <sup>11*</sup>	2,58 ‰ min EUR 23,60	2,64 ‰ min. EUR 48,37	2,37 ‰ min. EUR 24,01
CIB Business Online*	2,58 ‰ min EUR 23,60	2,64 ‰ min. EUR 48,37	2,37 ‰ min. EUR 24,01
CIB TPP channel*	2,58 ‰ min EUR 23,60	2,64 ‰ min. EUR 48,37	2,37 ‰ min. EUR 24,01
<b>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* CIB24*	6,27 ‰ min. USD 47,68	6,27 ‰ min. USD 56,68	6,27 ‰ min. HUF 13 626 max. HUF 219 455
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online <sup>*10</sup>	3,74 ‰ min USD 40,85	2,77 ‰ min. USD56,68	2,50 ‰ min HUF 7 783 max. HUF 219 455

CIB Business Online*	3,74 ‰ min USD 40,85	2,77 ‰ min. USD56,68	2,50 ‰ min HUF 7 783 max. HUF 219 455
CIB TPP channel*	3,74 ‰ min USD 40,85	2,77 ‰ min. USD56,68	2,50 ‰ min HUF 7 783 max. HUF 219 455
<b>Intra-bank FCY transfer</b>			
In paper forma*t, Electronic Signature Pad* CIB24*	5,97 ‰ min USD 25,94	5,97 ‰ min USD 47,39	5,97 ‰ min USD 25,94
CIB Internet Bank*, BT*, CIB Business Terminal*, CIB Bank mobile application*, CIB Bank Online *10	USD 19,74	2,28 ‰ min. USD 47,39	USD 6,5
CIB Business Online*	USD 19,74	2,28 ‰ min. USD 47,39	USD 6,5
CIB TPP channel*	USD 19,74	2,28 ‰ min. USD 47,39	USD 6,5
<b>FCY transfer between client's own accounts kept at the Bank</b>	HUF 0	HUF 0	HUF 0
<b>Minimum turnover commission for FCY accounts</b> (No such commission in the case of a lawyer's escrow account)	HUF 0	HUF 0	HUF 0
<b>Clarification, amendment or withdrawal of HUF or FCY transfer orders abroad that are already being processed</b>			
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
<b>Crediting of incoming FCY items</b>			
If the charges are borne by the beneficiary	0,91 ‰ min. USD 7,76 max. USD 206,70	0,91 ‰ min. USD 7,76 max. USD 206,70	0,91 ‰ min. USD 7,76 max. USD 206,70
including incoming SEPA credit transfers	0,91 ‰ min. USD 5,89 max. USD 185,27	0,91 ‰ min. USD 5,89 max. USD 185,27	0,91 ‰ min. USD 5,89 max. USD 185,27

If the charges are borne by the payer	0,91 ‰ min. USD 7,76 max. USD 206,70	0,91 ‰ min. USD 7,76 max. USD 206,70	0,91 ‰ min. USD 7,76 max. USD 206,70
If the charges are borne by the payer, and the payer and the beneficiary are the same business association	0,91 ‰ min. USD 7,76 max. USD 206,70	0,91 ‰ min. USD 7,76 max. USD 206,70	0,91 ‰ min. USD 7,76 max. USD 206,70
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.			
<b>Surcharge for FCY transfer or FCY book transfer orders received via Electronic Services and requiring manual processing</b>	USD 12,80	USD 12,80	USD 12,80
<b>COMMISSIONS ON CASH-DESK TRANSACTIONS</b>			
<b>Cash deposit</b>			
In HUF to a HUF account	1,36‰ min HUF 361	1,36‰ min HUF 361	1,36‰ min HUF 361
In HUF to an FCY account <sup>8</sup>	1,36‰ min HUF 361	1,36‰ min HUF 361	1,36‰ min HUF 361
In FCY (banknotes only) to an FCY account of the same currency	0,41 %	0,41 %	0,41 %
In FCY (banknotes only) to another account	0,41 %	0,41 %	0,41 %
<b>Cash withdrawal</b>			
In HUF from a HUF account*	7,52 ‰ min. HUF 876	5,00‰ min. HUF 876	5,00‰ min. HUF 876
In HUF from an FCY account <sup>8</sup>	7,52 ‰ min. HUF 876	13,80 ‰ min. HUF 876	13,80 ‰ min. HUF 876
In FCY from an FCY account (of the same currency)*	1,380 % min. HUF 876	1,380 % min. HUF 876	1,380 % min. HUF 876
In FCY from another account <sup>8</sup>	1,380 % min. HUF 876	1,380 % min. HUF 876	1,380 % min. HUF 876
<b>Coin deposit (HUF only)</b>	4,14%	4,14%	4,14%
<b>Coin withdrawal (HUF only)*</b>	4,14%	4,14%	4,14%
<b>ELECTRONIC BANKING SERVICES</b>			

<b>BT, CIB Business Terminal</b> (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
<b>CIB Internet-based Electronic Services<sup>6</sup></b> (CIB Internet Bank, CIB Bank Online)			
Registration fee <sup>5</sup> /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
<b>Monthly fee for Token use</b>			
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
<b>Monthly fee for Easy Token use</b> ( <i>The Easy Token will be withdrawn from sales from February 15th 2019.</i> )			
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
<b>Monthly fee for CIB mobilToken use</b>			
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
<b>CIB Hard Token</b>			
<b>Monthly fee for CIB Hard Token use</b>	HUF 299 /month/user	HUF 299 /month/user	HUF 299 /month/user
<b>Fee for CIB Hard Token request</b>	HUF 1499	HUF 1499	HUF 1499
<b>Fee for CIB Hard Token replacement</b>	HUF 2823	HUF 2823	HUF 2823
<b>CIB Internet-based Electronic Services</b> (CIB Bank mobile application)			
Registration fee <sup>9</sup> /payable upon application for service/	HUF 2 866	HUF 2 866	HUF 2 866



Monthly fee	HUF 207 / user Special offer: HUF 0 until 31.12.2020	HUF 207 / user Special offer: HUF 0 until 31.12.2020	HUF 207 / user Special offer: HUF 0 until 31.12.2020
<b>CIB Business Online</b>			
<b>Registration fee</b> (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		
<b>CIB Business Online monthly fee</b>  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		
<b>Self administration fee</b>	HUF 0		
<b>Modification fee</b> (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		
<b>CIB Business Online training and local support fee</b>	HUF 40 000 / occasion		
<b>CIB ViCA use fee</b> 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)		
<b>Fee for CIB ViCA request</b>	HUF 0		
<b>CIB Hard Token</b>			
<b>Monthly fee for CIB Hard Token use</b>	HUF 299 /month/user		
<b>Fee for CIB Hard Token request</b>	HUF 1499		
<b>Fee for CIB Hard Token replacement</b>	HUF 2823		

<b>Account monitoring system</b>			
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
<b>Card monitoring system</b>			
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
<b>STATEMENTS AND CERTIFICATES</b>			
<b>In relation to a deposit safekeeping account, in the case of law offices</b>			
Certificate of deposit or other certificate	HUF 573 / calculation	-	HUF 573 / calculation
Calculation of interest, upon request	HUF 573 / calculation	-	HUF 573 / calculation
<b>INSTANT-ACCESS INTEREST RATES</b>			
<b>On a HUF account</b>	As per the Interest Rate Notice of HUF Interest Rates for companies <sup>12</sup>	As per the Interest Rate Notice of HUF Interest Rates for companies <sup>12</sup>	As per the Interest Rate Notice of HUF Interest Rates for companies <sup>12</sup>
<b>On an FCY account</b>	As per the Interest Rate Notice of FCY Interest Rates <sup>12</sup>	As per the Interest Rate Notice of FCY Interest Rates <sup>12</sup>	As per the Interest Rate Notice of FCY Interest Rates <sup>12</sup>
<b>On a HUF deposit safekeeping account, in the case of incorporated legal partnerships</b>	65% of the interest on a 1-month CIB Classic deposit.	-	65% of the interest on a 1-month CIB Classic deposit.
<b>On a HUF deposit safekeeping account, in the case of freelance lawyers</b>	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
<b>On a deposit safekeeping account, FCY</b>	As per the Interest Rate Notice of FCY Interest Rates <sup>12</sup>	-	As per the Interest Rate Notice of FCY Interest Rates <sup>12</sup>

<b>Unauthorised overdraft interest on a HUF account</b>	21,99% p.a.	21,99% p.a.	21,99% p.a.
<b>Unauthorised overdraft interest on an FCY account</b>	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.

- 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.
- Applies to the use of the CIB Internet Bank or CIB Business Terminal.
- Only in the case of sole trader clients.
- 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.
- Use of the password generator is obligatory.
- 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.
- Not possible on a lawyer's escrow account (deposit safekeeping account).
- 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.
- Until 31 December 2020 the registration fee of the CIB Bank mobile application is HUF 0.
- 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 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
- 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 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
- Published on [www.cib.hu](http://www.cib.hu)
- 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".