

VALID FROM:
1ST SEPTEMBER 2017

**CIB ELECTRONIC BUSINESS ACCOUNT keeping package
LIST OF CONDITIONS***

BUSINESS AND OTHER ASSOCIATIONS¹

Sales of this product will be discontinued from 01 January 2013!



Account opening	0
Account keeping fee	HUF 6 454 /month/client
DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service	7,70‰, min. 754 HUF
CIB 24	8,43‰, min. 746 HUF
Via Electronic Service	4,20‰, min. 341 HUF
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	550 HUF /order
♦ Interbank HUF transfer via VIBER	
Paper-based service, via Electronic Service ²	0,62‰, min. 12 656 HUF, max. 116 376 HUF
♦ 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 transfer via GIRO	3,49‰, min. 434 HUF
By transfer between bank accounts kept by CIB	1,54‰, min. 487 HUF
♦ HUF transfer between bank accounts kept by CIB	
Paper-based service	7,59‰, min. 754 HUF
CIB 24	7,50‰, min. 746 HUF
Via Electronic Service	3,86‰, min. 341 HUF
♦ Transfer between client's own accounts kept at the Bank via any CIB banking channel	0
♦ Group HUF transfer (to be submitted electronically only)	
In case of outgoing transfer (GIRO)	3,09‰, min. 111 HUF
In case of transfer between bank accounts kept by CIB	2,64‰, min. 169 HUF
♦ Recording and modification of HUF standing order	
Registration, modification	
Paper-based service, CIB 24	550 HUF /order
Via Electronic Service ³	0
Each execution of a HUF standing order	
Via GIRO	4,14‰, min. 222 HUF
Between bank accounts kept by CIB	3,75‰, min. 294 HUF
Between client's own accounts kept at the Bank	0
♦ Minimum turnover commission	0
♦ Bill payment in the "Dijnet" system (domestic HUF transfer) – via the Internet Bank	Free of commission
BANK INTERMEDIATION OF POST-OFFICE PAYMENT TRANSACTION	
♦ Disbursement orders	
Paper-based service	0*

Orders sent via SBT, CIB Business Terminal	7,07‰, min. 214 HUF / month
Orders sent via CIB Internet Bank	6,83‰, min. 217 HUF / month
*The Bank does not provide paper-based postal payment services from 1 March 2012.	
INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER	
<ul style="list-style-type: none"> ♦ International interbank FX transfer, HUF transfer From 1st November 2016 this fee will include the “SWIFT transfer charge” which is cost of using SWIFT system. 	
Paper-based service, CIB 24	4,20‰, min. 36,45 USD
Via Electronic Service ³	4,65‰, min. 21,78 USD
<ul style="list-style-type: none"> ♦ SEPA transfer, other EUR transfer within EEA (Target) From 1st November 2016 this fee will include the „SWIFT transfer charge” which is cost of using SWIFT FileAct service. 	
Paper-based service, CIB 24	3,88‰, min. 32,67 EUR
Via Electronic Service ³	3,3‰, min. 19,52 EUR
<ul style="list-style-type: none"> ♦ FX transfer between bank accounts kept by CIB 	
Paper-based service, CIB 24	2,55‰, min. 15,30 USD
Via Electronic Service ³	33,13 USD
<ul style="list-style-type: none"> ♦ FCY transfer between client’s own accounts kept at the Bank 	0
<ul style="list-style-type: none"> ♦ Minimum turnover commission on FX accounts 	—
<ul style="list-style-type: none"> ♦ Clarification, modification, withdrawal of the order under processing 	1 100 HUF
<ul style="list-style-type: none"> ♦ Crediting incoming FX items 	
If costs are paid by the beneficiary including incoming SEPA credit transfers	0,74‰, min. 5,29 USD, max. 158,55 USD 0,74‰, min. 4,74 EUR, max. 142,08 EUR
If costs are paid by the issuer of the order	0,74‰, min. 5,29 USD, max. 158,55 USD
If costs are paid by the issuer of the order and the issuer of the order and the beneficiary are the same business association	0,74‰, min. 5,29 USD, max. 158,55 USD
Crediting FX transfer between bank accounts kept by CIB	0
<ul style="list-style-type: none"> ♦ Clarification of an executed, inaccurate order 	26,43 USD
<ul style="list-style-type: none"> ♦ Cancelling (requesting return of, that is, recalling) executed orders 	26,43 USD
<ul style="list-style-type: none"> ♦ Supplementary fee for FX transfer orders received via an electronic channel, requiring manual processing 	10,57 USD
<ul style="list-style-type: none"> ♦ Minimum turnover commission of FX accounts 	0
COMMISSIONS ON TELLER OPERATIONS	
<ul style="list-style-type: none"> ♦ Cash in-payment 	
In HUF, to HUF account	0.79‰, min. 229 HUF
In HUF, to FX account	1,06‰, min. 288 HUF
In foreign currency (FCY) (only banknotes) in the currency of the FX account	3,17%
In FCY (only banknotes) to other account	3,17%
<ul style="list-style-type: none"> ♦ cash withdrawal 	
in HUF, from HUF account	9,60‰, min. 1578 HUF
in HUF, from FX account	9,68‰, min. 590 HUF

in FCY from FX account (kept in the same FX)	1,84%, min. 768 HUF
in FCY from other account	1,84% min. 913 HUF
ON-DEMAND INTERESTS	
♦ HUF account Amount annual interest 0 - 1 million HUF AK ¹ For the part over 1m HUF 100% of BK ² For the part over 5m HUF 100% of BK ²	¹ AK (basic interest): the operational on-demand interest announced for the HUF current accounts of resident business associations. ² BK: The lowest annual interest of the 1-week Corporate Term HUF Deposit as announced by CIB Bank in the HUF Interest Information leaflet and on the website (www.cib.hu)
♦ FX account changing weekly ³	³ announced by CIB Bank in the HUF and Foreign Exchange Interest Information Leaflet and on its website: www.cib.hu .

Interests are settled on the basis of the daily closing portfolio, at the end of the month.

* The operational General Terms and Conditions (for business and other associations and sole traders) sets forth the extent of commissions, fees and costs not listed hereunder, as well as other relevant conditions

¹ CIB Electronic Business Account is not offered for lawyer's offices.

² Service is not available in CIB Bank mobile application.

³ 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.