

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

BUSINESS AND OTHER ASSOCIATIONS<sup>1</sup>

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

|  |   |
|--|---|
| <b>Account opening</b>   | 0   |
| <b>Account keeping fee</b>   | HUF 6913 / month / client   |
| <b>DOMESTIC HUF TRANSFERS</b>  |   |
| <b>♦ Interbank HUF transfer via GIRO</b>   |   |
| Paper-based service, Electronic Signature Pad  | <del>10,82</del> <u>12,17</u> ‰, min. 866 HUF                     |
| CIB 24   | <del>11,85</del> <u>13,33</u> ‰, min. 857 HUF                     |
| Via Electronic Service   | <del>5,89</del> <u>6,62</u> ‰, min. 391 HUF                       |
| CIB Business Online  | <del>5,89</del> <u>6,62</u> ‰, min. 391 HUF                       |
| CIB TPP channel  | <del>5,89</del> <u>6,62</u> ‰, min. 391 HUF                       |
| <b>♦ Bank-to-bank HUF instant transfer via GIRO</b>  |   |
| Via Electronic Service*  | <del>5,89</del> <u>6,62</u> ‰, min. 391 HUF                       |
| CIB Business Online  | <del>5,89</del> <u>6,62</u> ‰, min. 391 HUF                       |
| CIB TPP channel  | <del>5,89</del> <u>6,62</u> ‰, min. 391 HUF                       |
| *Except Swift and eBroker Channel  |   |
| <b>♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders</b>  | 589 HUF / order   |
| <b>♦ Interbank HUF transfer via VIBER</b>  |   |
| Paper-based service, via Electronic Service <sup>2</sup>   | 0,65 ‰, min. 13 556 HUF, max. 124 658 HUF                         |
| CIB Business Online  | 0,65 ‰, min. 13 556 HUF, max. 124 658 HUF                         |
| CIB TPP channel  | 0,65 ‰, min. 13 556 HUF, max. 124 658 HUF                         |
| <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   | 3,73 ‰, min. 464 HUF  |
| By transfer between bank accounts kept by CIB  | 1,64‰, min. 521 HUF   |
| <b>♦ HUF transfer between bank accounts kept by CIB</b>  |   |
| Paper-based service, Electronic Signature Pad  | <del>8,12</del> <u>9,03</u> ‰, min. 806 HUF                       |
| CIB 24   | <del>8,02</del> <u>8,92</u> ‰, min. 798 HUF                       |
| Via Electronic Service   | <del>4,13</del> <u>4,59</u> ‰, min. 364 HUF                       |
| CIB Business Online  | <del>4,13</del> <u>4,59</u> ‰, min. 364 HUF                       |
| CIB TPP channel  | <del>4,13</del> <u>4,59</u> ‰, min. 364 HUF                       |
| <b>♦ Intra-bank HUF instant transfer</b>   |   |
| Via Electronic Service*  | <del>4,13</del> <u>4,59</u> ‰, min. 364 HUF                       |
| CIB Business Online  | <del>4,13</del> <u>4,59</u> ‰, min. 364 HUF                       |
| CIB TPP channel  | <del>4,13</del> <u>4,59</u> ‰, min. 364 HUF                       |
| *Except Swift and eBroker Channel  |   |
| <b>♦ Transfer between client's own accounts kept at the Bank via any CIB banking channel</b>   | 0   |
| <b>♦ Group HUF transfer (may only be given via electronic channels: Business Terminal, INBIZ, CIB Business Online*)</b>  |   |
| In case of outgoing transfer (GIRO)  | <del>3,29</del> <u>3,66</u> ‰, min. <del>118</del> <u>255</u> HUF |

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| In case of transfer between bank accounts kept by CIB  | 2,82 ‰, min. 180 HUF   |
| * 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. |  |
| <b>♦ Recording and modification of HUF standing order</b>  |  |
| <b>Registration, modification</b>  |  |
| Paper-based service, Electronic Signature Pad, CIB 24  | 589 HUF /order   |
| Via Electronic Service <sup>3</sup>  | 0  |
| CIB TPP channel  | 0  |
| <b>Each execution of a HUF standing order</b>  |  |
| Via GIRO   | 4,43 ‰, min. 237 HUF   |
| Between bank accounts kept by CIB  | 4,00 ‰, min. 314 HUF   |
| Between client's own accounts kept at the Bank   | 0  |
| <b>♦ Minimum turnover commission</b>   | 0  |
| <b>♦ Bill payment in the "Dijnet" system (domestic HUF transfer) – via the Internet Bank</b>   | Free of commission   |
| <b>BANK INTERMEDIATION OF POST-OFFICE PAYMENT TRANSACTION</b>  |  |
| <b>♦ Disbursement orders</b>   |  |
| Paper-based service  | 0*   |
| Orders sent via BT, CIB Business Terminal  | <u>7,568,41</u> ‰, min. 228 HUF / month + Fee charged by the Post <sup>4</sup> |
| Orders sent via CIB Internet Bank  | <u>7,308,12</u> ‰, min. 232 HUF / month + Fee charged by the Post <sup>4</sup> |
| CIB Business Online  | <u>7,568,41</u> ‰, min. 228 HUF / month + Fee charged by the Post <sup>4</sup> |
| *The Bank does not provide paper-based postal payment services from 1 March 2012.  |  |
| <b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>   |  |
| <b>♦ International interbank FX transfer, HUF transfer</b><br>From 1st November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.  |  |
| Paper-based service, Electronic Signature Pad, CIB 24  | <u>4,495,29</u> ‰, min. <u>39,0443,44</u> USD                                  |
| Via Electronic Service <sup>3</sup>  | <u>4,975,86</u> ‰, min. <u>23,3225,95</u> USD                                  |
| CIB Business Online  | <u>4,975,86</u> ‰, min. <u>23,3225,95</u> USD                                  |
| CIB TPP channel  | <u>4,975,86</u> ‰, min. <u>23,3225,95</u> USD                                  |
| <b>♦ SEPA transfer, other EUR transfer within EEA (Target)</b><br>From 1st 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)  |  |
| Paper-based service, Electronic Signature Pad  | <u>40,8212,17</u> ‰, min. 866 HUF  |
| CIB 24   | <u>41,8513,33</u> ‰, min. 857 HUF  |
| Via Electronic Service   | <u>5,896,62</u> ‰, min. 391 HUF  |
| CIB Business Online  | <u>5,896,62</u> ‰, min. 391 HUF  |
| CIB TPP channel  | <u>5,896,62</u> ‰, min. 391 HUF  |
| Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)  |  |
| Paper-based service, Electronic Signature Pad, CIB 24  | <u>4,155,30</u> ‰, min. <u>34,9938,94</u> EUR                                  |
| Via Electronic Service <sup>3</sup>  | <u>3,523,99</u> ‰, min. <u>20,8923,24</u> EUR                                  |

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|--|---|
| CIB Business Online  | 3,523,99 ‰, min. 20,8923,24 EUR   |
| CIB TPP channel  | 3,523,99 ‰, min. 20,8923,24 EUR   |
| <b>♦ FX transfer between bank accounts kept by CIB</b>   |   |
| Paper-based service, Electronic Signature Pad, CIB 24  | 2,723,02 ‰, min. 16,3818,22 USD   |
| Via Electronic Service <sup>3</sup>  | 35,48 USD   |
| CIB Business Online  | 35,48 USD   |
| CIB TPP channel  | 35,48 USD   |
| <b>♦ FCY transfer between client's own accounts kept at the Bank</b>   |   |
|  | 0   |
| <b>♦ Minimum turnover commission on FX accounts</b>  |   |
|  | —   |
| <b>♦ Clarification, modification, withdrawal of the order under processing</b>   |   |
|  | 589 HUF / order   |
| <b>♦ Crediting incoming FX items</b>   |   |
| If costs are paid by the beneficiary including incoming SEPA credit transfers  | 0,79 ‰, min. 5,66 USD, max. 169,82 USD<br>0,79 ‰, min. 5,06 EUR, max. 152,18 EUR  |
| If costs are paid by the issuer of the order   | 0,79 ‰, min. 5,66 USD, max. 169,82 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 | 0,79 ‰, min. 5,66 USD, max. 169,82 USD  |
| Crediting FX transfer between bank accounts kept by CIB  | 0   |
| <b>♦ Clarification of an executed, inaccurate order</b>  |   |
|  | 28,31 USD   |
| <b>♦ Cancelling (requesting return of, that is, recalling) executed orders</b>   |   |
|  | 589 HUF / order   |
| <b>♦ Supplementary fee for FX transfer orders received via an electronic channel, requiring manual processing</b>              |   |
|  | 11,31 USD   |
| <b>♦ Minimum turnover commission of FX accounts</b>  |   |
|  | 0   |
| <b>COMMISSIONS ON TELLER OPERATIONS</b>  |   |
| <b>♦ Cash in-payment</b>   |   |
| In HUF, to HUF account   | 0,840,93 ‰, min. 244-604 HUF  |
| In HUF, to FX account  | 1,131,25 ‰, min. 308342 HUF   |
| In foreign currency (FCY) (only banknotes) in the currency of the FX account   | 0,330,36 ‰  |
| In FCY (only banknotes) to other account   | 0,330,36 ‰  |
| <b>♦ cash withdrawal</b>   |   |
| in HUF, from HUF account   | 10,2811,44 ‰, min. 16901 961 HUF  |
| in HUF, from FX account  | 10,3611,52 ‰, min. 634702 HUF   |
| in FCY from FX account (kept in the same FX)   | 1,962,18 ‰, min. 822914 HUF   |
| in FCY from other account  | 1,962,18 ‰ min. 9771 087 HUF  |
| <b>ON-DEMAND INTERESTS</b>   |   |
| <b>♦ HUF account</b>   |   |
| Amount   | annual interest   |
| 0 - 1 million HUF  | AK <sup>1</sup>   |
| For the part over 1m HUF   | 100% of BK <sup>2</sup>   |
| For the part over 5m HUF   | 100% of BK <sup>2</sup>   |
|  | <sup>1</sup> AK (basic interest): the operational on-demand interest announced for the HUF current accounts of resident business associations.<br><sup>2</sup> 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 <sup>3</sup>

<sup>3</sup> announced by CIB Bank in the HUF and Foreign Exchange Interest Information Leaflet and on its website: [www.cib.hu](http://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 Elektronik Business Account is not offered for lawyer's offices.

2 Service is not available in CIB Internet Bank, CIB Bank mobile application and CIB Bank Online.

3 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<sup>st</sup> December, ~~2019~~2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

4 Fee charged by the Post:

1. Fee for the Cash disbursement order

1.1. In case of sending and forwarding by data transfer (TC81)

| Amount limits     | Fee      |
|-------------------|----------|
| Up to 20.000 HUF  | 465 HUF  |
| Up to 40.000 HUF  | 640 HUF  |
| Up to 60.000 HUF  | 780 HUF  |
| Up to 100.000 HUF | 1015 HUF |

Above 100.000 HUF 1015 HUF

and +790 HUF after every additional 100.000 HUF amount

3.6. Further / additional order of the Sender 760 HUF/ item