

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

BUSINESS AND OTHER ASSOCIATIONS

Account opening	0
Account keeping fee	HUF 6913 month / client
Lawyer's escrow account	
Account opening fee	0 HUF
Account management fee	235 HUF / 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 HUF <input checked="" type="checkbox"/>

the maximum amount is HUF 6,000 until withdrawal or amendment except in the case of Transactions:

Cash disbursement order, Cash Withdrawal, Coin deposit and withdrawal (HUF only), Cash Withdrawal with a Bank Card from a branch cash desk, Cash Withdrawal with a Bank Card from an ATM, Cash Withdrawal with a Credit Card (from cash desk or ATM).

The Transaction Fee is charged on transaction types per transactions marked with an asterisk (*).

DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO*	
Paper-based service, Electronic Signature Pad	7,92 ‰, min. 678 HUF
CIB 24	7,39 ‰, min. 678 HUF
Via Electronic Service	2,01 ‰, min. 204-HUF
CIB Business Online	2,01 ‰, min. 204-HUF
CIB TPP channel	2,01 ‰, min. 204-HUF
♦ Bank-to-bank HUF instant transfer via GIRO*	
Via Electronic Service*	2,01 ‰, min. 204-HUF
CIB Business Online	2,01 ‰, min. 204-HUF
CIB TPP channel	2,01 ‰, min. 204-HUF
*Except Swift and eBroker Channel	
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	589 HUF / order
♦ Interbank HUF transfer via VIBER*	
Paper-based service, via Electronic Service ⁴	0,56 ‰ min. 11 786 HUF max. 117 865 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	1,13 ‰, min. 117 HUF
By transfer between bank accounts kept by CIB	0,66 ‰, min. 87 HUF
♦ HUF transfer between bank accounts kept by CIB*	
Paper-based service, Electronic Signature Pad	6,41 ‰, min. 616 HUF
CIB 24	6,41 ‰, min. 616 HUF
Via Electronic Service	1,43 ‰, min. 121 HUF
CIB Business Online	1,43 ‰, min. 121 HUF
CIB TPP channel	1,43 ‰, min. 121 HUF

♦ Intra-bank HUF instant transfer*	
Via Electronic Service*	1,43 ‰, min. 121 HUF
CIB Business Online	1,43 ‰, min. 121 HUF
CIB TPP channel	1,43 ‰, min. 121 HUF
*Except Swift and eBroker Channel	
♦ Transfer between client's own accounts kept at the Bank via any CIB banking channel	0
♦ Group HUF transfer (may only be given via electronic channels: Business Terminal, INBIZ, CIB Business Online*)*	
In case of outgoing transfer (GIRO)	1,03 ‰, min. 37 HUF
In case of transfer between bank accounts kept by CIB	0,56 ‰, min. 35 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.	
♦ Recording and modification of HUF standing order	
Paper-based service, Electronic Signature Pad, CIB 24	589 HUF / order
Via Electronic Service ⁵	0
CIB TPP channel	0

Each execution of a HUF standing order *	
Via GIRO	1,16 ‰, min. 124 HUF
Between bank accounts kept by CIB	0,66 ‰, min. 91 HUF
Between client's own accounts kept at the Bank	0
♦ Minimum turnover commission	0
♦ Bill payment in the "Díjnet" 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 CIB Business Terminal	1,00 ‰, min. 117 HUF / month + Fee charged by the Post ⁶
Orders sent via CIB Internet Bank	0,84 ‰, min. 117 HUF / month + Fee charged by the Post ⁶
CIB Business Online	1,00 ‰, min. 117 HUF / month + Fee charged by the Post ⁶

*The Bank does not provide paper-based postal payment services from 1 March 2012.

INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER	
♦ 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, Electronic Signature Pad, CIB 24	3,38 ‰, min. 22,64 USD
Via Electronic Service ⁵	2,76 ‰, min. 16,98 USD
CIB Business Online	2,76 ‰, min. 16,98 USD
CIB TPP channel	2,76 ‰, min. 16,98 USD
♦ 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.	
SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)	
Paper-based service, Electronic Signature Pad	7,92 ‰, min. 678 HUF

CIB 24	7,39 ‰, min. 678 HUF
Via Electronic Service	2,01 ‰, min. 204-HUF
CIB Business Online	2,01 ‰, min. 204-HUF
CIB TPP channel	2,01 ‰, min. 204-HUF
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)	
Paper-based service, Electronic Signature Pad, CIB 24	3,13 ‰, min. 20,30 EUR
Via Electronic Service ⁵	1,96 ‰, min. 16,98 EUR
CIB Business Online	1,96 ‰, min. 16,98 EUR
CIB TPP channel	1,96 ‰, min. 16,98 EUR
♦ FX transfer between bank accounts kept by CIB *	
Paper-based service, Electronic Signature Pad, CIB 24	1,91 ‰, min. 11,31 USD
Via Electronic Service ⁵	5,66 USD
CIB Business Online	5,66 USD
CIB TPP channel	5,66 USD
♦ FCY transfer between client's own accounts kept at the Bank	0
♦ Minimum turnover commission on FX accounts	—
♦ Clarification, modification, withdrawal of the order under processing	589 HUF / order
♦ Crediting incoming FX items	
If costs are paid by the beneficiary including incoming SEPA credit transfers	0,79 ‰, min. 5,66 USD, max. 169,82 USD 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
♦ Clarification of an executed, inaccurate order	28,31 USD
♦ Cancelling (requesting return of, that is, recalling) executed orders	589 HUF / order
♦ Supplementary fee for FX transfer orders received via an electronic channel, requiring manual processing	11,31 USD
♦ Minimum turnover commission of FX accounts	0
COMMISSIONS ON TELLER OPERATIONS	
♦ Cash in-payment	
In HUF, to HUF account	0,84 ‰, min. 244 HUF
In HUF, to FX account	1,13 ‰, min. 308 HUF
In foreign currency (FCY) (only banknotes) in the currency of the FX account	0,33 ‰
In FCY (only banknotes) to other account	0,33 ‰
♦ cash withdrawal*	
in HUF, from HUF account	3,10 ‰, min. 616 HUF
in HUF, from FX account	3,10 ‰, min. 616 HUF
in FCY from FX account (kept in the same FX)	1,24 ‰, min. 616 HUF
in FCY from other account	1,24 ‰, min. 616 HUF

ON-DEMAND INTERESTS									
<p>◆ HUF account</p> <table> <tr> <td>Amount</td> <td>annual interest</td> </tr> <tr> <td>0 - 1 million HUF</td> <td>AK¹</td> </tr> <tr> <td>For the part over 1m HUF</td> <td>100% of BK²</td> </tr> <tr> <td>For the part over 5m HUF</td> <td>100% of BK²</td> </tr> </table>	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	<p>¹ AK (basic interest): the operational on-demand interest announced for the HUF current accounts of resident business associations.</p> <p>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)</p>
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								
<p>◆ FX account</p> <p>changing weekly ³</p>	<p>³ announced by CIB Bank in the HUF and Foreign Exchange Interest Information Leaflet and on its website: www.cib.hu.</p>								

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.

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

5 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 31st December, 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

6 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