

## Announcement on the amendment of

CIB Partner Start, Medium, Maximum, CIB Partner account package for freelance accountants, CIB Base Plus Business Account, CIB Partner Plus Business Account, CIB Micro Plus Business Account, CIB Partner SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS Conditions Lists

**effective from 1.September 2018**

### CIB Partner Start, Medium, Maximum

	In effect now			In effect from 01.09.2018		
	CIB Partner Start account package for entrepreneurs	CIB Partner Medium account package for entrepreneurs	CIB Partner Maximum account package for entrepreneurs	CIB Partner Start account package for entrepreneurs	CIB Partner Medium account package for entrepreneurs	CIB Partner Maximum account package for entrepreneurs
<b>Account management fee</b> (not charged in the month when the bank account agreement is concluded)	HUF 249 / month / customer	HUF 2,499 / month / customer	HUF 4,999 / month / customer	HUF 259 / month / customer	HUF 2,603 / month / customer	HUF 5,208 / month / customer
<b>III. FORINT TRANSFER WITHIN HUNGARY via electronic channels<sup>1</sup></b>						
<b>Bank-to-bank HUF GIRO transfer</b> (ad hoc, post-dated, standing, multiple)*	0.25%, min. HUF 499	0.175%, min. HUF 299	0.13%, min. HUF 249	0.26%, min. HUF 519	0.182%, min. HUF 311	0.135%, min. HUF 259
<b>Intrabank HUF transfer</b> (ad hoc, post-dated, standing, multiple)*	0.22%, min. HUF 349	0.09%, min. HUF 199	0.08%, min. HUF 149	0.229%, min. HUF 363	0.093%, min. HUF 207	0.083%, min. HUF 155
<b>IV. CASH-DESK TRANSACTION COMMISSIONS, BANK CARD USE</b>						
<b>Cash deposit</b> (only banknotes) in HUF to a HUF account, in HUF to an FCY account	0.1%, min. HUF 299	0.1%, min. HUF 299	0.1%, min. HUF 299	0.104%, min. HUF 311	0.104%, min. HUF 311	0.104%, min. HUF 311
<b>Cash withdrawal</b> in HUF (from HUF account or FCY account)*	0.6%, min. HUF 699	0.4%, min. HUF 699	0.3%, min. HUF 699	0.625%, min. HUF 728	0.416%, min. HUF 728	0.312%, min. HUF 728

<b>Cash withdrawal in FCY (from HUF account or FCY account)*</b>	1.1%, min. HUF 699	1.1%, min. HUF 699	1.0%, min. HUF 699	1.146%, min. HUF 728	1.146%, min. HUF 728	1.042%, min. HUF 728
<b>Cash withdrawal with bank card (HUF-based) at an ATM operated by CIB Bank Zrt and at other domestic ATMs*</b>	0.45% + HUF 299	0.2% + HUF 299	0.18% + HUF 299	0.468% + HUF 311	0.208% + HUF 311	0.187% + HUF 311
<b>V. FCY AND HUF TRANSFER ABROAD via electronic channels<sup>1</sup></b>						
<b>Intrabank FCY transfer (ad hoc, post-dated)<sup>3*</sup></b>	0.22%, min. EUR 16.99	0.09%, min. EUR 4.99	EUR 4.99	0.229%, min. EUR 17,7	0.093%, min. EUR 5,19	EUR 5,19
<b>Bank-to-bank FCY and HUF transfer abroad<sup>3*</sup></b>	0.3%, min. USD 32.49	0.2%, min. USD 21.49	0.15%, min. USD 13.99	0.312%, min. USD 33,85	0.208%, min. USD 22,39	0.156%, min. USD 14,57
<b>SEPA transfer, other EUR transfer within the EEA (Target)<sup>3*</sup></b>	0.3%, min. EUR 29.99	0.2%, min. EUR 19.99	0.12%, min. EUR 12.99	0.312%, min. EUR 31,24	0.208%, min. EUR 20,82	0.125%, min. EUR 13,53
<b>VI. CREDITING OF INCOMING FCY ITEMS</b>						
If the charges are borne by the beneficiary,	0.3%, min. USD 6.99	0.15%, min. USD 6.99	0.075%, min. USD 6.99	0.312%, min. USD 7,28	0.156%, min. USD 7,28	0.078%, min. USD 7,28
of which incoming SEPA transfer	0.3%, min. EUR 5.99	0.15%, min. EUR 5.99	0.075%, min. EUR 5.99	0.312%, min. EUR 6,24	0.156%, min. EUR 6,24	0.078%, min. EUR 6,24
If the charges are borne by the payer	0.3%, min. USD 6.99	0.15%, min. USD 6.99	0.075%, min. USD 6.99	0.312%, min. USD 7,28	0.156%, min. USD 7,28	0.078%, min. USD 7,28
If the charges are borne by the payer, and the payer and the beneficiary are the same company	0.3%, min. USD 6.99	0.15%, min. USD 6.99	0.075%, min. USD 6.99	0.312%, min. USD 7,28	0.156%, min. USD 7,28	0.078%, min. USD 7,28

CIB Partner account package for freelance accountants						
	In effect now	In effect from 01.09.2018				
	<b>CIB Partner account package for freelance accountants</b>	<b>CIB Partner account package for freelance accountants</b>				
<b>Account management fee</b> (not charged in the month when the bank account agreement is concluded)	HUF 1,249 / month / customer	HUF 1,301 / month / customer				
	for new small entrepreneur Customers <sup>1</sup> until the end of the 15th month following account opening:	for new small entrepreneur Customers <sup>1</sup> until the end of the 15th month following account opening:				
	<b>HUF 0 / month / customer</b>	<b>HUF 0 / month / customer</b>				
<b>III. FORINT TRANSFER WITHIN HUNGARY via electronic channels<sup>1</sup></b>						
<b>Bank-to-bank HUF GIRO transfer</b> (ad hoc, post-dated, standing, multiple)*	0.1%, min. HUF 149	0.104%, min. HUF 155				
<b>Intrabank HUF transfer</b> (ad hoc, post-dated, standing, multiple)*	0.09%, min. HUF 199	0.0934%, min. HUF 207				
<b>IV. CASH-DESK TRANSACTION COMMISSIONS, BANK CARD USE</b>						
<b>Cash deposit</b> (only banknotes) in HUF to a HUF account, in HUF to an FCY account	0.1%, min. HUF 299	0.104%, min. HUF 311				
<b>Cash withdrawal</b> in HUF (from HUF account or FCY account)*	0.4%, min. HUF 699	0.467%, min. HUF 728				

<b>Cash withdrawal in FCY (from HUF account or FCY account)*</b>	1.1%, min. HUF 699	1.146%, min. HUF 728				
<b>Cash withdrawal with bank card (HUF-based) at an ATM operated by CIB Bank Zrt and at other domestic ATMs*</b>	0.2% + HUF 299	0.208% + HUF 311				
<b>V. FCY AND HUF TRANSFER ABROAD via electronic channels<sup>1</sup></b>						
<b>Intrabank FCY transfer (ad hoc, post-dated)<sup>4*</sup></b>	0.09%, min. EUR 4.99	0.0934%, min. EUR 5,19				
<b>Bank-to-bank FCY transfer, HUF transfer abroad<sup>4*</sup></b>	0.2%, min. USD 21.49	0.208%, min. USD 22,39				
<b>SEPA transfer, other EUR transfer within the EEA (Target)<sup>4*</sup></b>	0.2%, min. EUR 19.99	0.208%, min. EUR 20,82				
<b>VI. CREDITING OF INCOMING FCY ITEMS</b>						
If the charges are borne by the beneficiary,	0.15%, min. USD 6.99	0.156%, min. USD 7,28				
of which incoming SEPA transfer	0.15%, min. EUR 5.99	0.156%, min. EUR 6,24				
If the charges are borne by the payer	0.15%, min. USD 6.99	0.156%, min. USD 7,28				
If the charges are borne by the payer, and the payer and the beneficiary are the same company	0.15%, min. USD 6.99	0.156%, min. USD 7,28				

**CIB Base Plus Business account CIB Partner Plus Business Account, CIB Micro Plus Business Account Conditions List**

	In effect now			In effect from 01.09.2018		
	CIB Base Business Account PLUS <sup>1</sup>	CIB Partner Business Account PLUS <sup>1</sup>  The Bank stopped selling this product as from 1 august 2013.	CIB Micro Business Account PLUS <sup>1</sup>	CIB Base Business Account PLUS <sup>1</sup>	CIB Partner Business Account PLUS <sup>1</sup>  The Bank stopped selling this product as from 1 august 2013.	CIB Micro Business Account PLUS <sup>1</sup>
<b>Account opening fee</b> <sup>2</sup> (upon the opening of a new account)	HUF 2,201	HUF 551	HUF 0	HUF 2 293	HUF 574	HUF 0
<b>Account-package switch fee</b> (charged when switching to this type of account from another type of account)	HUF 2,201	HUF 0	HUF 0	HUF 2 293	HUF 0	HUF 0
<b>HUF account management fee</b> (not charged in the first part-month)	monthly HUF 422 / customer	HUF 1,432	monthly HUF 3,099 / customer	monthly HUF 439 / customer	HUF 1 492	monthly HUF 3 229 / customer
<b>FCY account management fee</b> - conventional account management - electronic account service <sup>3</sup> (not charged in the first part-month)	HUF 0	HUF 1,016	monthly HUF 1,730 / account <sup>4</sup>	HUF 0	HUF 1 058	monthly HUF 1 802 / account <sup>4</sup>

Lawyer's escrow account (Deposit safekeeping account) <sup>11</sup>						
Account opening fee	HUF 0	may not be applied for <sup>1</sup>	HUF 0	HUF 0	may not be applied for <sup>1</sup>	HUF 0
Account management fee (HUF and FCY)	HUF 245 / account / month	may not be applied for <sup>1</sup>	HUF 245 / account / month	HUF 255 / account / month	may not be applied for <sup>1</sup>	HUF 255 / account / month
HUF DOMESTIC TRANSFER						
Bank-to-bank HUF transfer via GIRO						
In paper format, Electronic Signature Pad*	3.95‰ min. HUF 799	4.51‰ min. HUF 799	3.38‰ min. HUF 799	4,115‰ min. HUF 832	5,214.51‰ min. HUF 832	5,213.38‰ min. HUF 832
CIB24*	3.95‰ min. HUF 799	5.00‰ min. HUF 799	5.00‰ min. HUF 799	4,115‰ min. HUF 832	5,21‰ min. HUF 832	5,21‰ min. HUF 832
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online*	2.25‰ min. HUF 354	2.50‰ min. HUF 299	1.80‰ min. HUF 299	2,344‰ min. HUF 368	2,605‰ min. HUF 311	1,875‰ min. HUF 311
<b>Cancellation (including recall)/amendment of bank-to-bank GIRO HUF transfer order</b>	HUF 564 / order	HUF 564 / order	HUF 564 / order	HUF 587 / order	HUF 587 / order	HUF 587 / order
Bank-to-bank HUF transfer via real time gross settlement (RTGS) system						
In paper format, Electronic Signature Pad, CIB Internet Bank, CIB 24, BT, CIB Business Terminal*	0.55% min. HUF 11,003 max. HUF 110,034	0.55% min. HUF 11,003 max. HUF 110,034	0.55% min. HUF 11,003 max. HUF 110,034	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

<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>10</sup>	1.65‰ min. HUF 275	1.49‰ min. HUF 165	1.43‰ min. HUF 165	1,719‰ min. HUF 286	1,552‰ min. HUF 171	1,49‰ min. HUF 171
By transfer via GIRO* <sup>10</sup>	1.87‰ min. HUF 275	1.49‰ min. HUF 165	1.65‰ min. HUF 220	1,948‰ min. HUF 286	1,552‰ min. HUF 171	1,719‰ min. HUF 229
<b>Intra-bank HUF transfer</b>						
In paper format, Electronic Signature Pad*	5.00‰ min. HUF 699	5.00‰ min. HUF 699	5.00‰ min. HUF 699	5,21‰ min. HUF 728	5,21‰ min. HUF 728	5.00‰ min. HUF 728
CIB24*	5.00‰ min. HUF 699	5.00‰ min. HUF 699	5.00‰ min. HUF 699	5,21‰ min. HUF 728	5,21‰ min. HUF 728	5.00‰ min. HUF 728
CIB Internet Bank, BT, CIB Business Terminal CIB Bank mobile application, CIB Bank Online *	1.65‰ min. HUF 346	1.50‰ min. HUF 350	1.1 ‰ min. HUF 296	1,719‰ min. HUF 360	1,563‰ min. HUF 364	1.146 ‰ min. HUF 308
<b>Multiple HUF transfer (may only be given via electronic channels: BT, CIB Business Terminal)</b>						
In the case of bank-to-bank (GIRO)*	2.25‰ min. HUF 354	2.50‰ min. HUF 299	1.80‰ min. HUF 299	2,344‰ min. HUF 368	2,605‰ min. HUF 311	1.875‰ min. HUF 311
In the case of intra-bank transfer*	1.6‰ min. HUF 184	1.6‰ min. HUF 184	1.6‰ min. HUF 184	1,667‰ min. HUF 191	1.666‰ min. HUF 191	1.667‰ min. HUF 191
<b>Recording and modification of HUF standing order</b>						
In paper format, Electronic Signature Pad CIB24	HUF 551 / order	HUF 551 / order	HUF 551 / order	HUF 574 / order	HUF 574 / order	HUF 574 / order
<b>Each execution of a HUF standing order</b>						
Via GIRO*	2.25‰ min. HUF 354	2.50‰ min. HUF 299	1.80‰ min. HUF 299	2,344‰ min. HUF 368	2,605‰ min. HUF 311	1.875‰ min. HUF 311
Intra-bank* <sup>10</sup>	1.65‰ min HUF 346	2.15‰ min. HUF 242	1.43‰ min. HUF 230	1,719‰ min HUF 360	2.24‰ min. HUF 252	1.49‰ min. HUF 239

<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>10</sup>	HUF 57 / item	HUF 114 /item	HUF 114 /item	HUF 59 / item	HUF 118 /item	HUF 118 /item
For sole traders* <sup>10</sup>	HUF 80 / item	HUF 114 /item	HUF 114 /item	HUF 83 / item	HUF 118 /item	HUF 118 /item
<b>Minimum turnover commission for HUF accounts</b> <sup>10</sup> (No such commission in the case of a lawyer's escrow account)	HUF 0	HUF 1,761 / customer	HUF 0	HUF 0	HUF 1,834 / customer	HUF 0
<b>Notice on limit breach</b> <sup>4, 10</sup>	HUF 110 / transaction	HUF 110 / transaction	HUF 110 / transaction	HUF 114 / transaction	HUF 114 / transaction	HUF 114 / 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>5, 10</sup>	HUF 551	HUF 551	HUF 551	HUF 574	HUF 574	HUF 574
<b>FCY TRANSFER, HUF TRANSFER ABROAD, SEPA TRANSFER</b>						
<b>Bank-to-bank FCY transfer</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*	5.00‰ min. USD 37.97	5.00‰ min. USD 45.13	5.00‰ min. USD 37.97	5.21‰ min. USD 39,56	5.21‰ min. USD 47,02	5.21‰ min. USD 39,56



CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *	3.00‰ min USD 32.54	5.00‰ min. USD 45.13	2.00‰ min. USD 21.69	3.126‰ min USD 33,9	2,3135.00‰ min. USD 47,02	2.084‰ min. USD 22,6
<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.						
In paper format, Electronic Signature Pad CIB24*	5.00‰ min. EUR 35.15	5.00‰ min. EUR 40.45	5.00‰ min. EUR 35.15	5.21‰ min. EUR 36,62	5,21‰ min. EUR 42,14	5,21‰ min. EUR 36,62
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *	2.16‰ min EUR 19.74	2.22‰ min. EUR 40.45	2.00‰ min. EUR 20.08	2.250‰ min EUR 20,56	2.313‰ min. EUR 42,14	2,084‰ min. EUR 20.92
<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*	5.00‰ min. USD 37.97	5.00‰ min. USD 45.13	5.00‰ min HUF 10,847 max. HUF 174.682	5.21‰ min. USD 39,56	5.21‰ min. USD 47,02	5.21‰ min HUF 11,302 max. HUF 182 018 Ft
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *	3.00‰ min USD 32.54	2.22‰ min. USD 45.13	2.00‰ min HUF 6 197 max. HUF 174,682	3,126‰ min USD 33,90	2,313‰ min. USD 47,02	2.084‰ min HUF 6 457 max. HUF 182,018
<b>Intra-bank FCY transfer</b>						
In paper format, Electronic Signature Pad CIB24*	5.00‰ min USD 21.69	5.00‰ min. USD 39.62	5.00‰ min. USD 21.69	5.21‰ min USD 22,6	5.21‰ min. USD 41,28	5.21‰ min. USD 22,6
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *	USD 16.51	1.92‰ min. USD 39.62	USD 5.51	USD 17,2	2,001‰ min. USD 41,28	USD 5,74

Clarification, amendment or withdrawal of HUF or FCY transfer orders abroad that are already being processed						
In the case of companies	HUF 1,100	HUF 1,100	HUF 1,100	HUF 1,146	HUF 1,146	HUF 1,146
In the case of sole traders	HUF 1,100	HUF 1,100	USD 5.51	HUF 1,146	HUF 1,146	USD 5.74
Crediting of incoming FCY items						
If the charges are borne by the beneficiary	0.77 ‰ min. USD 6.50 max. USD 172.76	0.77 ‰ min. USD 6.50 max. USD 172.76	0.77 ‰ min. USD 6.50 max. USD 172.76	0,802 ‰ min. 6,77 USD max. 180,01 USD	0,802 ‰ min. 6,77 USD max. 180,01 USD	0,802 ‰ min. 6,77 USD max. 180,01 USD
including incoming SEPA credit transfers	0.77 ‰ min. EUR 4,94 max. EUR 154,86	0.77 ‰ min. EUR 4,94 max. EUR 154,86	0.77 ‰ min. EUR 4,94 max. EUR 154,86	0,802 ‰ min. 5,14 EUR max. 161,36 EUR	0,802 ‰ min. 5,14 EUR max. 161,36 EUR	0,802 ‰ min. 5,14 EUR max. 161,36 EUR
If the charges are borne by the payer	0.77 ‰ min. USD 6.50 max. USD 172.76	0.77 ‰ min. USD 6.50 max. USD 172.76	0.77 ‰ min. USD 6.50 max. USD 172.76	0,802 ‰ min. 6,77 USD max. 180,01 USD	0,802 ‰ min. 6,77 USD max. 180,01 USD	0,802 ‰ min. 6,77 USD max. 180,01 USD
If the charges are borne by the payer, and the payer and the beneficiary are the same business association	0.77 ‰ min. USD 6.50 max. USD 172.76	0.77 ‰ min. USD 6.50 max. USD 172.76	0.77 ‰ min. USD 6.50 max. USD 172.76	0,802 ‰ min. 6,77 USD max. 180,01 USD	0,802 ‰ min. 6,77 USD max. 180,01 USD	0,802 ‰ min. 6,77 USD max. 180,01 USD
<b>Surcharge for FCY transfer or FCY book transfer orders received via Electronic Services and requiring manual processing</b>	USD 11	USD 11	USD 11	USD 11,46	USD 11,46	USD 11,46
COMMISSIONS ON CASH-DESK TRANSACTIONS						
Cash deposit						
In HUF to a HUF account	1.1‰ min HUF 289	1.1‰ min. HUF 289	1.1‰ min HUF 289	1.146‰ min HUF 301	1.146‰ min. HUF 301	1.146‰ min HUF 301
In HUF to an FCY account <sup>10</sup>	1.1‰ min HUF 289	1.1‰ min HUF 289	1.1‰ min HUF 289	1.146‰ min HUF 301	1.146‰ min HUF 301	1.146‰ min HUF 301

In FCY (banknotes only) to an FCY account of the same currency	0.33%	0.33%	0.33%	0.343%	0.343%	0.343%
In FCY (banknotes only) to another account	0.33%	0.33%	0.33%	0.343%	0.343%	0.343%
<b>Cash withdrawal</b>						
In HUF from a HUF account*	6.00‰ min. HUF 699	4.00‰ min. HUF 699	4.00‰ min. HUF 699	6.252‰ min. HUF 728	4.168‰ min. HUF 728	4.168‰ min. HUF 728
In HUF from an FCY account* <sup>10</sup>	6.00‰ min. HUF 699	11.00‰ min. HUF 699	11.00‰ min. HUF 699	6.252‰ min. HUF 728	11.146‰ min. HUF 728	11.146‰ min. HUF 728
In FCY from an FCY account (of the same currency)*	1.1% min. HUF 699	1.1% min. HUF 699	1.1% min. HUF 699	1.146% min. HUF 728	1.146% min. HUF 728	1.146% min. HUF 728
In FCY from another account* <sup>10</sup>	1.1% min. HUF 699	1.1% min. HUF 699	1.1% min. HUF 699	1.146% min. HUF 728	1.146% min. HUF 728	1.146% min. HUF 728
<b>Coin deposit</b> (HUF only)	3.30 %	3.30 %	3.30 %	3.438 %	3.438 %	3.438 %
<b>Coin withdrawal</b> (HUF only)*	3.30 %	3.30 %	3.30 %	3.438 %	3.438 %	3.438 %
<b>ELECTRONIC BANKING SERVICES</b>						
<b>BT, CIB Business Terminal</b> (CIB Business Terminal service may not be applied for from 1 March 2010)						
Fee for BT installation on additional PCs and/or training, charged per computer in the case of the CIB Business Terminal	HUF 5,502	HUF 5,502	HUF 5,502	HUF 5,733	HUF 5,733	HUF 5,733

<b>CIB Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online)</b>						
Registration fee <sup>6</sup> /only payable upon first application for service/	HUF 2,751	HUF 2,751	HUF 0	HUF 2,866	HUF 2,866	HUF 0
Monthly fee for security SMS messages	HUF 55 / month / user	free of charge	HUF 55 / month / user	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 220 / month / user	HUF 220 / month / user	HUF 0	HUF 229 / month / user	HUF 229 / month / user
In the case of sole traders	HUF 0	HUF 55 / month / user	HUF 55 / month / user	HUF 0	HUF 57 / month / user	HUF 57 / month / user
<b>Monthly fee for Easy Token use</b>						
In the case of companies	HUF 0	HUF 220 / month / user	HUF 220 / month / user	HUF 0	HUF 229 / month / user	HUF 229 / month / user
In the case of sole traders	HUF 0	HUF 55 / month / user	HUF 55 / month / user	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 55 / month / user	HUF 55 / month / user	HUF 0	HUF 57 / month / user	HUF 57 / month / user
In the case of sole traders	HUF 0	HUF 55 / month / user	HUF 55 / month / user	HUF 0	HUF 57 / month / user	HUF 57 / month / user
<b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b>						
Registration fee <sup>12</sup> /payable upon application for service/	HUF 2,751	HUF 2,751	HUF 2,751	HUF 2,866	HUF 2,866	HUF 2,866
	HUF 199 / user	HUF 199 / user	HUF 199 / user	HUF 207 / user	HUF 207 / user	HUF 207 / user

Monthly fee	Special offer: HUF 0 until 31.12.2018	Special offer: HUF 0 until 31.12.2018	Special offer: HUF 0 until 31.12.2018	Special offer: HUF 0 until 31.12.2018	Special offer: HUF 0 until 31.12.2018	Special offer: HUF 0 until 31.12.2018
<b>CIB MOBILBANK</b>						
<b>Account monitoring system</b>						
Monthly subscription fee – in the case of sole traders	HUF 230 / month	HUF 230 / month	HUF 230 / month	HUF 239 / month	HUF 239 / month	HUF 239 / month
<b>Card monitoring system</b>						
Monthly subscription fee – in the case of sole traders	HUF 57 / month	HUF 57 / month	HUF 57 / month	HUF 59 / month	HUF 59 / month	HUF 59 / month
<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 550 / calculation	-	HUF 550 / calculation	HUF 573 / calculation	-	HUF 573 / calculation
Calculation of interest, upon request	HUF 550 / calculation	-	HUF 550 / calculation	HUF 573 / calculation	-	HUF 573 / calculation
	5. Until 30 June 2018 the registration fee is HUF 0.			5. Until 31 December 2018 the registration fee is HUF 0.		
	11. Until 30 June 2018 the registration fee of the CIB Bank mobile application is HUF 0.			11. Until 31 December 2018 the registration fee of the CIB Bank mobile application is HUF 0.		

**CIB Partner SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS**

	<b>In effect now</b>	<b>In effect from 01.09.2018</b>				
<b>1.1. Forint transfer within Hungary</b>						
<b>♦ Bank-to-bank HUF GIRO transfer*</b>						
In paper format, Electronic Signature Pad CIB 24	0.5%, min. HUF 799	0.521%, min. HUF 832				
<b>♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders</b>	HUF 1,499/order	HUF 1 561/order				
<b>♦ Bank-to-bank HUF transfer via real time gross settlement (RTGS) system*</b>						
In paper format, Electronic Signature Pad BT, CIB Business Terminal, CIB Internet Bank, INBIZ	0.6%, min. HUF 11,499, max. HUF 114,999	0.625%, min. HUF 11 981 max. HUF 119 829				
<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	0.3%, min. HUF 499	0.312%, min. HUF 519				
By intra-bank transfer	0.2%, min. HUF 299	0.208%, min. HUF 311				
<b>♦ Intra-bank HUF transfer*</b>						
In paper format, Electronic Signature Pad CIB 24	0.5%, min. HUF 699	0.521%, min. HUF 728				

<b>♦ Book transfer between customer's accounts managed by the Bank</b>						
In paper format, Electronic Signature Pad CIB 24	HUF 699	HUF 728				
<b>♦ Recording and modification of HUF standing order</b>						
In paper format, Electronic Signature Pad CIB 24	HUF 1,099 / order	HUF 1 145 / order				
<b>1.1. Submission of a HUF-denominated (direct debit) 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>						
<b>♦ In favour of customer's account kept at CIB</b>	HUF 999	HUF 1 040				
<b>1.1. Management of letters authorising a HUF collection</b>						
<b>♦ Recording, amendment, withdrawal</b>	HUF 1,999 / authorisation	HUF 2 082 / authorisation				
<b>♦ Special handling, document inspection</b>	HUF 14,999 / authorisation	HUF 15 628 / authorisation				
<b>1.2. Fees related to multiple (direct debit) collection service</b>						
(Debited on the collector side, settled at the end of the given month)						
<b>♦ Multiple (direct debit) collection registration fee</b>  (one-off fee payable in the event of a new collector)	HUF 24,999	HUF 26 048				

<b>♦ Submission of a multiple (direct debit) collection order if the paying party's account is not kept at the Bank</b>						
Fee for initiating a multiple direct debit (in the event of unsuccessful execution)	HUF 8 /item	HUF 14 /item				
Multiple (direct debit) collection fee in the case of fulfilment	0.016%, min. HUF 24/item	0.016%, min. HUF 25/item				
<b>♦ Submission of a multiple (direct debit) collection order if the paying party's account is kept at the Bank</b>						
Discount fee for multiple (direct debit) collection	HUF 2 /item	HUF 2 /item				
Multiple (direct debit) collection fee in the case of fulfilment	HUF 10	HUF 10				
Debited on the paying party's account						
<b>♦ Fee charged in the case of fulfilment of a multiple (direct debit) collection order if the paying party's account is kept at the Bank*</b>	HUF 149 /item	HUF 155 /item				



<b>1.1. Bank intermediation activity related to postal payments</b>						
<b>♦ Crediting of a cash transfer order</b>						
Crediting of OC.2x type cash transfer orders, submission of image and numeric analytical records electronically (via Internet Bank or Business Terminal)	0.15%	0.156%				
Crediting of OC.3x type cash transfer orders, submission of numeric analytical records only, electronically (via Internet Bank or Business Terminal)	0.1%	0.104%				
In the case of OC.3x type cash transfer orders, numeric daily analytical records on hard copy	Monthly HUF 14,999/ customer	Monthly HUF 15 528/ customer				
OC2x - means OC21, 22,23,24 type checks						
OC3x - means OC31,32,39 type checks						
(see a detailed explanation of OC codes on the MPRT website and in the bank's customer information notice on <b>Postal Cash Transfer Orders</b> )						

<b>♦ Disbursement order*</b>						
In the case of orders sent via BT, CIB Business Terminal and CIB Internet Bank	0.3%, min. HUF 749	0.313%, min. HUF 780				
<b>♦ Withdrawing (including recalling) / modifying</b>	HUF 1,499 / order	HUF 1 561 / order				
<b>1.1. FCY transfer, forint transfer abroad</b>						
<b>♦ Bank-to-bank FCY transfer, forint transfer abroad*</b>						
In paper format, Electronic Signature Pad CIB 24	0.5%, min. USD 37.99	0.521%, min. USD 39.58				
<b>♦ SEPA transfer, other EUR transfer within the EEA (Target)*</b>						
In paper format, Electronic Signature Pad CIB 24	0.5%, min. EUR 34.99	0.521%, min. EUR 36.45				
<b>♦ Intra-bank FCY transfer*</b>						
In paper format, Electronic Signature Pad CIB 24	0.5%, min. EUR 19.99	0.521%, min. EUR 20.82				
<b>♦ FCY transfer between customer's own accounts kept at the Bank</b>						
On paper, Electronic Signature Pad	HUF 699	HUF 728				
CIB 24	HUF 699	HUF 728				

♦ Crediting of incoming FCY items						
♦ Urgency surcharge in the case of T+1 day fulfilment, except <u>transfers</u> in EUR <u>within and outside the EEA, and transfers in EEA currencies other than EUR and HUF within the EEA</u>	USD 59.99	USD 62.50				
♦ Urgency surcharge in the case of T day fulfilment (in EUR, USD, GBP and CAD)	USD 69.99	USD 72.92				
♦ Urgency surcharge in the case of T day fulfilment – SEPA transfer	EUR 55.99	EUR 58.34				
♦ Urgency surcharge in the case of T day fulfilment – other EUR transfer within the EEA (Target)	EUR 55.99	EUR 58.34				

♦ Clarification, amendment or withdrawal of an order being processed	HUF 2,499	HUF 2 603				
♦ Cancelling (requesting return of, that is, recalling) executed orders	USD 34.99	USD 36.45				
♦ Clarification of executed, inaccurate order	USD 34.99	USD 36.45				
♦ Additional fee for FCY transfer or FCY book transfer orders received via an electronic channel and requiring manual processing	USD 10.99	USD 11.45				
<b>1.1. Other services</b>						
♦ Queuing of uncovered, non post-dated HUF orders abroad or FCY transfer orders	HUF 110 / item / day Special offer: In the case of orders submitted via BT until 31.12.2018: HUF 0 / item / day	HUF 114 / item / day Special offer: In the case of orders submitted via BT until 31.12.2018: HUF 0 / item / day				
<b>1.2. Cash management services</b>						
♦ Cash pool set-up fee	HUF 5,999 / account, max. HUF 59,999	HUF 6 250 / account, max. HUF 62 518				
♦ Cash pool monthly fee	HUF 14,999 / month / account	HUF 15 628 / month / account				

♦ <b>Acceptance of outgoing transfer orders (MT101 message) via SWIFT</b> (One-off set-up fee. The fee for execution of the order is included in the applicable transfer fees)	HUF 14,999 / account	HUF 15 628 / account				
<b>Electronic banking services</b>						
Fee for BT installation and training performed by CIB	HUF 44,999	HUF 46 888				
Delivery of installation pack in the case of a BT	HUF 5,999 / pack	HUF 6 250 / pack				
Allocation to an existing endpoint in the case of a BT and existing CIB Business Terminal	HUF 5,999 / customer	HUF 6 250 / customer				
Fee for BT installation on additional PCs and/or training	HUF 44,999	HUF 46 888				
Fee for reinstallation or software transfer (for existing endpoints) or training performed by CIB	HUF 5,999 / hour	HUF 6 250 / hour				
Fee for troubleshooting / problem-solving performed by CIB (for existing endpoints)	HUF 5,999 VAT / hour	HUF 6 250 VAT / hour				

BT signature tool usage fee	monthly HUF 275 / customer / tool	monthly HUF 286 / customer / tool				
Signature device replacement fee	HUF 5,999 / tool	HUF 6 250/ tool				
Installation pack replacement	HUF 2,999	HUF 3 124				
Set-up of multiple transfer	HUF 2,999 / account	HUF 3 124 / account				
<b>CIB Internet-based Electronic Services (CIB Internet Bank, , CIB Bank Online)</b>						
Registration fee (if the application is submitted at a time other than the conclusion of the bank account agreement)	HUF 999	HUF 1 040				
Fee for modification of internet-based electronic services (in paper format or via CIB24) <sup>1</sup>	HUF 1,499 / amendment	HUF 1 561 / amendment				
Security SMS notification of logins and blockings	HUF 99 /message	HUF 103 /message				
Token use monthly fee <sup>2</sup> /user (If the user uses the same Token with respect to more than one customer, the fee is charged per customer)	HUF 499	HUF 519				
One-off fee for Token replacement (in the event of loss/theft/damage)	HUF 5,999	HUF 6 250				

Easy Token usage fee (If the user uses the same Token with respect to more than one customer, the fee is charged per customer)	HUF 499 / month / User	HUF 519 / month / User				
<b>Fee for Easy Token request</b>	HUF 0	HUF 0				
One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable)*	HUF 2,599	HUF 2 708				
CIB mobilToken usage fee (If the user uses the same Token with respect to more than one customer, the fee is charged per customer)	HUF 249 / month / User	HUF 259 / month / User				
<b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b>						
Registration fee (if the application is submitted at a time other than the	HUF 999	HUF 1 040				
<b>1.1. Branch cash-desk transactions</b>						
<b>♦ Cash deposit</b>						
In foreign currency (banknotes only) to an FCY account of the same currency	0.33%	0.343%				
In foreign currency (banknotes only) to another account	0.33%	0.343%				
<b>♦ Coin deposit (HUF only)</b>	3.5%	3.647%				

♦ <b>Coin deposit and withdrawal (HUF only) *</b>	3.5%	3.647%				
♦ <b>Price of security bags for bulk cash deposit</b>	small HUF 55	small HUF 57				
	large HUF 110	large HUF 114				
♦ <b>Fee-based denomination exchange at the cash desk (transaction not processed on a bank account)</b>						
Banknotes-to-banknotes	1.06%	1.105%				
Banknotes-to-coins	3.17%	3.303%				
Coins to banknotes	3.17%	3.303%				
<b>1.1. Escrow account services</b>						
<b>General escrow service</b>						
♦ <b>Escrow account opening fee</b>	Based on agreement, or in the absence of such:	Based on agreement, or in the absence of such:				
	HUF 14,999/pc	HUF 15 628/pc				
♦ <b>Escrow account account-management fee</b>	HUF 3,499 / account / month	HUF 3 645 / account / month				
The Bank, based on the terms to be incorporated in the escrow agreement – with particular regard to the terms of release of the deposit – is in all cases entitled to decide, at its own discretion, whether to undertake the management of the escrow account.						
<b>Special escrow accounts</b>						
♦ <b>Lawyer's escrow account</b>						
Account management fee	HUF 299 / account / month	HUF 311 / account / month				
♦ <b>Other deposits placed on the basis of a statutory provision</b>						
(e.g. management of sums to be placed in escrow by recruitment consultancies, debt collection agencies, etc. in order to fulfil their statutory obligations)						



<b>1.2. Statements, certificates, accounting documents, faxes, administration</b>						
<b>♦ Bank account statements in paper format</b>						
<b>In the event of non-postal handover</b>						
The Bank provides bank account statements in paper format to its Clients in one copy, free of charge, in accordance with its General Business Regulations if the agreement between the Client and the Bank does not stipulate that the statements be sent by post. (The Bank will provide the relevant bank account statements free of charge for at most 6 months retrospectively.)						
<b>Provision of bank account statement electronically</b>						
<b>♦ Mailbox rental fee</b>	HUF 1,760 + VAT/ month	HUF 1 833 + VAT/ month				
<b>♦ Bank account statement by special request, retrospectively</b>	HUF 999 / statement	HUF 1 040 / statement				
<b>♦ Bank account statement transferred via SWIFT (MT940)</b>	HUF 16,999 / month / account	HUF 17 712 / month / account				
<b>♦ Balance information transferred via SWIFT (MT941)</b>	HUF 16,999 / month / account	HUF 17 712 / month / account				
<b>♦ Turnover information transferred via SWIFT (MT942)</b>	HUF 16,999 / month / account	HUF 17 712/ month / account				

<ul style="list-style-type: none"> <li>♦ Statement on account history with respect to a period beginning more than 6 months ago – at special request – on paper, on a disk, via BT or by email.</li> <li>♦ Statement on account history with respect to a period beginning more than 6 months ago – at special request – on paper, on a disk, via BT or by email.</li> </ul>	HUF 2,499 / month	HUF 2 603 / month				
<ul style="list-style-type: none"> <li>♦ Certificate or copy of SWIFT message with regard to a transfer made more than 6 months ago</li> </ul>	HUF 2,499 or USD 10.99	HUF 2 603 or USD 11.45				
<ul style="list-style-type: none"> <li>♦ Certificate or copy of SWIFT message with regard to a transfer made within the past 6 months</li> </ul>	HUF 1,499 or USD 5.99	HUF 1 561 or USD 6.24				
<ul style="list-style-type: none"> <li>♦ Copies of SWIFT message</li> </ul>	HUF 1,499 or USD 5.99	HUF 1 561 or USD 6.24				
<ul style="list-style-type: none"> <li>♦ Itemised list of commissions and interest charged</li> </ul>	HUF 1,499/pc	HUF 1 561/pc				

<b>♦ Non-repayable housing subsidy provided by the employer (within/outside the Cafeteria system) financial execution <sup>6</sup></b>						
Certification fee / fee of reissuance of certification	HUF 10,000 / certificate / employee	HUF 10 420 / certificate / employee				
Certification fee (in the case of transfer orders that are specified in departure from the agreement)	HUF 25,000 / certificate / employee	HUF 26 050 / certificate / employee				
<b>♦ Financial execution of housing loan provided by the employer <sup>7</sup></b>	1.5% / disbursed amount	1.563% / disbursed amount				
<b>♦ Fee for electronics message related to Customs duty payment order services<sup>22</sup></b>	HUF 400	HUF 416				
<b>♦ Certificate on the payment of initial capital</b>	HUF 999	HUF 1040				
<b>♦ Other certificates</b>	HUF 550 / page	HUF 573 / page				
<b>♦ Audit confirmation letter</b>	HUF 16,999 + VAT	HUF 17 712 + VAT				
<b>♦ Bank information with turnover certificate</b>	HUF 7,873 + VAT	HUF 8 203 + VAT				
<b>♦ Bank information without turnover certificate</b>	HUF 4,723 + VAT	HUF 4 921 + VAT				
<b>♦ Other certificates</b>	HUF 2,499	HUF 2 603				

♦ <b>Fee for certificate sent by email</b>	USD 1.49	USD 1.55				
<b>♦ Fax charges (per page)</b>						
Budapest, Hungary	USD 1.06 or HUF 220	USD 1.1 or HUF 229				
Within Europe	USD 2.11 or HUF 440	USD 2.18 or HUF 458				
Outside Europe	USD 3.17 or HUF 660	USD 3.3 or HUF 687				
♦ <b>Charge for exchange rate information sent by fax</b>	HUF 2,999 / month	HUF 3 124 / month				
♦ <b>Administration fee</b> In the event of failure to comply with a data reporting obligation – based on prior agreement with customer – procurement of public data	HUF 14,999 / document	HUF 15 628 / document				
<b>1.1. CIB Mobilbank</b>						
<b>♦ Account monitoring system</b>						
Monthly subscription fee – for companies	HUF 149 / month	HUF 155 / month				
SMS text messages on debits and credits that have taken place on the account – for companies	HUF 42 /message	HUF 43 /message				
<b>♦ Card monitoring system</b>						
♦ <b>Fee for modifying settings<sup>8</sup></b>	HUF 1,499 / amendment	HUF 1 561 / amendment				

<p>The itemised fees are charged to the HUF account on the day the message is sent. The monthly subscription fees are charged to the HUF account on the initial day of use of the service in the first instance, and then once a month, on the same day as the initial day. The CIB Mobilbank monthly subscription fee is charged per telephone number.</p>						
<p><b>1. Documentary services</b></p>						
<p><b>1.1. Collection orders</b></p>						
<p>♦ <b>FCY bill collection managed without commercial documents - in the case of export or import*collection</b></p>	<p>0.3%, min. USD 40</p>	<p>0.31%, min. USD 41,65</p>				
<p>♦ <b>Documentary collection order (release of documents against payment or acceptance of bill of exchange) in the case of export or import*collection</b></p>	<p>0.25%, min. USD 40</p>	<p>0.26%, min. USD 41,65</p>				
<p>♦ <b>Release of goods sent to our address or held at our disposal</b></p>	<p>0.4%, min. USD 40</p>	<p>0.415%, min. USD 41,65</p>				
<p>♦ <b>Safekeeping of an acceptance</b></p>	<p>0.1%, min. USD 40</p>	<p>0.1%, min. USD 41,65</p>				
<p>♦ <b>Endorsement (avalisation) of an acceptance</b></p>	<p>0.15% / month, min. USD 100 / month</p>	<p>0.155% / month, min. USD 104,2 / month</p>				
<p>♦ <b>Delivery of documents without payment</b></p>	<p>0.15%, min. USD 40</p>	<p>0.155%, min. USD 41,65</p>				

♦ Issuance of payment confirmation	USD 10	USD 10,4				
♦ Amendment of collection order	USD 40	USD 41,65				
♦ Administration of payment due dates differing from original order	USD 40	USD 41,65				
♦ Further processing of unpaid items more than 60 days old (per month)	USD 60	USD 62,5				
♦ Withdrawal or cancellation of a collection order	USD 75	USD 78,15				
♦ Consultation fee	USD 40 or HUF 10,000	USD 41,65 or HUF 10,420				
♦ Fee for document not sent by post, but collected on site	USD 50	USD 52,1				
<b>1.1. Documentary credits (letters of credit)</b>						
♦ Preliminary notification	USD 50	USD 52,1				
♦ Handover to another bank for further administration	0.2%, min. USD 50	0.205%, min. USD 52,1				
♦ Endorsement (without confirmation)	0.15%, min. USD 50	0.155%, min. USD 52,1				

<p>♦ Opening a letter of credit or undertaking another commitment, for max. 12 months, payable in a lump sum</p>	<p>0.12% / month, min. USD 50 / month</p>	<p>0.125% / month, min. USD 52,1 / month</p>				
<p>♦ Opening a letter of credit or undertaking another commitment, with expedited handling</p>	<p>USD 250 (in addition to the above fees)</p>	<p>USD 265,5 (in addition to the above fees)</p>				
<p>♦ In the case of unconventional, excessively detailed orders (charged to the applicant)</p>	<p>USD 100 (in addition to the above fees)</p>	<p>USD 104,20 (in addition to the above fees)</p>				
<p>♦ Amendment, including cancellation of the commitment or modification of the payment order or collateral (except for an amount increase or an extension, for which we charge ad valorem commission)</p>	<p>USD 50</p>	<p>USD 52,1</p>				

♦ <b>Withdrawal of orders (for issuance, amendment, or payment)</b>	0.1%, min. USD 50	0.1%, min. USD 52,1				
♦ <b>Handling, inspection of documents, or payment without document submission - in the case of export or import* documentary credit</b>	0.2%, min. USD 50	0.205%, min. USD 52,1				
♦ <b>Fee for document not sent by post, but collected on site (except for expedited handling)</b>	USD 50	USD 52,1				
♦ <b>Endorsement of bill of exchange or other document of title</b>	USD 50	USD 52,1				



♦ Management of non-standard documents (except for exceeding of the limit of the L/C, and/or its documentary management beyond expiry) in the case of letters of credit opened by the Bank (charged to the beneficiary's account)	USD 100	USD 104,2				
♦ Exceeding of the limit of the letter of credit and/or documentary management beyond expiry	USD 150 (in addition to document inspection fee)	USD 156,3 (in addition to document inspection fee)				
♦ Release of goods sent to our address or held at our disposal	0.4%, min. USD 40	0.414%, min. USD 41,65				
♦ Transferring, in part or in full	0.15%, min. USD 50	0.155%, min. USD 52,1				
♦ Assignment	0.2%, min. USD 100 or min. HUF 20,000	0.205%, min. USD 104,2 or min. HUF 20,840				
♦ Management of due dates in the case of letters of credit providing for deferred payment	USD 50	USD 52,1				

♦ Management of payment due dates differing from those on the original order	USD 40	USD 41,65				
♦ Call for urgent response (free on first occasion)	USD 20 / item	USD 20,8 / item				
♦ Collaboration fee (preparation of draft texts, preliminary document checking, giving expert opinion, consultancy)	USD 50 or HUF 10,000	USD 51,5 or HUF 10,420				
<b>1.1. Guarantees, sureties, coverage certificates, declarations of intent, commitment letters, stand-by L/Cs</b>						
<b>(In HUF and in FCY)</b>						
♦ Endorsement / registration / authentication	0.15% min. USD 100 or min. HUF 20,000	0.155% min. USD 104,2 or min. HUF 20,840				
♦ Registration, authentication and handling of received collateral-type guarantees or sureties	one-off USD 100 or HUF 20,000	one-off USD 104,2 or HUF 20,840				
♦ Cancellation commission	one-off USD 100 or HUF 20,000	one-off USD 104,2 or HUF 20,840				
♦ Issuance, charged with respect to the entire validity period of the commitment	0.12 / month, min. USD 100 / month or min. HUF 20,000 / month	0.125 / month, min. USD 104,2 / month or min. HUF 20,840 / month				

♦ Issuance of commitment with expedited handling	In addition to the issuing fee, USD 500 or HUF 100,000	In addition to the issuing fee, USD 521 or HUF 104,200				
♦ Issuing of commitment in two languages	In addition to the issuing fee, USD 150 or HUF 30,000	In addition to the issuing fee, USD 156,3 or HUF 30,260				
♦ Withdrawal of issuing instruction	USD 100 or HUF 20,000	USD 104,2 or HUF 20,840				
♦ Document management, inspection, drawdown, payment* (if at the time of document management, inspection and drawdown the fee was charged, the payment will not be subject to a separate fee payment obligation)	0.2% min. USD 100 or min. HUF 20,000	0.205% min. USD 104,2 or min. HUF 20,840				
♦ Registration and advising of assignment	0.1% min. USD 100 or min. HUF 20,000	0.1% min. USD 104,2 or min. HUF 20,840				

♦ Amendment, including modification of the collateral (except for an amount increase or an extension, for which we charge ad valorem – value-based – commission)	USD 100 or HUF 20,000	USD 104,2 or HUF 20,840				
♦ Issuance of coverage certificate	0.3% min. USD 100 or min. HUF 20,000	0.31% min. USD 104,2 or min. HUF 20,840				
	max. USD 2,500 or HUF 500,000	max. USD 2,605 or HUF 521,000				
♦ Amendment of coverage certificate	one-off USD 75 or HUF 15,000	one-off USD 78,15 or HUF 15,530				
♦ Declaration of intent, guarantee issuance commitment letter	0.3‰, min. USD 100 or min. HUF 20,000 max. USD 2,500 or HUF 500,000	0.31‰, min. USD 104,2 or min. HUF 20,840 max. USD 2,605 or HUF 521,000				
♦ Collaboration fee (preparation of draft texts, preliminary document checking, giving expert opinion, consultancy)	USD 250 or HUF 50,000	USD 260,5 or HUF 52,100				

	In effect now		In effect from 01.09.2018			
<b>1.1. Bank card use</b>						
	<b>Visa Compact Business Bank Card</b>	<b>Visa Business Bank Card (HUF-based)</b>	<b>Visa Compact Business Bank Card</b>	<b>Visa Business Bank Card (HUF-based)</b>		
♦ <b>First year fee per Bank Card<sup>9,21</sup></b>	HUF 3,999	HUF 9,999	HUF 4166	HUF 10418		
♦ <b>Annual fee per Bank Card starting from the second year<sup>9</sup></b>	HUF 3,999	HUF 9,999	HUF 4166	HUF 10418		
<b>Transaction fees and commissions (per Bank Card Transaction)</b>						
<b>♦ Cash Withdrawal with a Bank Card from a branch cash desk<sup>10</sup>*</b>						
At a non-CIB Bank-operated (hereinafter: third-party) ATM, in Hungary, at post offices	0.3%, min. HUF 599	0.3%, min. HUF 599	0.312%, min. HUF 624	0.312%, min. HUF 624		
At a third-party financial institution abroad	HUF 2,499	HUF 2,499	HUF 2,603	HUF 2,603		
<b>♦ Cash Withdrawal with a Bank Card from an ATM*</b>						
Abroad - CIB Partner Start account package for entrepreneurs	3.5%, min. HUF 1,547	3.5%, min. HUF 1,547	3.647%, min. HUF 1611	3.647%, min. HUF 1,611		

Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants and CIB Partner Maximum account package for entrepreneurs	2.5%, min. HUF 1,547	2.5%, min. HUF 1,547	2.605%, min. HUF 1611	2.605%, min. HUF 1611		
	<b>Visa Business Bank Card (EUR-based)</b>	<b>Visa Business Bank Card (USD-based)</b>	<b>Visa Business Bank Card (EUR-based)</b>	<b>Visa Business Bank Card (USD-based)</b>		
<b>♦ Annual fee per Bank Card for VISA Business Bank Card<sup>9</sup></b>	EUR 34.99	USD 44.99	EUR 36,46	USD 46,88		
<b>♦ Transaction fees and commissions (per Bank Card Transaction)</b>						
<b>♦ Cash Withdrawal with a Bank Card from a branch cash desk<sup>10</sup> *</b>						
At a third-party financial institution, in Hungary	0.3%, min. EUR 1.99	0.3%, min. USD 2.49	0.312%, min. EUR2,07	0.312%, min. USD 2.59		
At a third-party financial institution abroad	EUR 9.99	USD 14.99	EUR 10,41	USD 15,61		
<b>♦ Cash Withdrawal with a Bank Card from an ATM *</b>						
At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB Partner Start account package for entrepreneurs	0.45%, min. EUR 0.99	0.45%, min. USD 1.24	0.468%, min. EUR 1,3	0.468%, min. USD 1.29		

At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB Partner Medium account package for entrepreneurs and CIB Partner account package for freelance accountants	0.2%, min. EUR 0.99	0.2%, min. USD 1.24	0.208%, min. EUR 1,03	0.208%, min. USD 1,294		
At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB Partner Maximum account package for entrepreneurs	0.18%, min. EUR 0.99	0.18%, min. USD 1.24	0.187%, min. EUR 1,03	0.187%, min. USD 1.25		
Abroad - CIB Partner Start account package for entrepreneurs	3.5%, min. EUR 4.99	3.5%, min. USD 5.99	3.647%, min. EUR 5,19	3.647%, min. USD 6,24		
Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants and CIB Partner Maximum account package for entrepreneurs	2.5%, min. EUR 4.99	2.5%, min. USD 5.99	2.60%, min. EUR 5,19	2.605%, min. USD 6,249		

Cause of modification: In Accordance with the Banks General Corporate Business Policies 20.2.14 .point and with the General Retail Business Policies 20.1.4. point, as follows : The change of the KSH Published Consumer Price Index and the change of a cost element paid by the bank to a service provider.						
If you do not accept the amendment, you have the option, by the day prior to the effective date, to terminate the framework agreement in person at a branch or in writing, with immediate effect, and free of charge, otherwise the Bank will regard as if you have						
The List of Conditions can be found at <a href="http://www.cib.hu">www.cib.hu</a> website or in any of CIB branches.						
CIB Bank Ltd.						
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