

Announcement on the amendment of

SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS
CIB Part Start, Medium, Maximum account package LIST OF CONDITIONS for small entrepreneurs
CIB Part Accountant account package LIST OF CONDITIONS for small entrepreneurs
CIB Base Plus UK conditions list

effective from 1. June 2019

CIB Partner Start, Medium, Maximum						
	In effect now			In effect from 01.06.2019		
	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
Account management fee (not charged in the month when the bank account agreement is concluded)	HUF 259 / month / customer	HUF 2,603 / month / customer	HUF 5,208 / month / customer	HUF 266 / month / customer	HUF 2,675 / month / customer	HUF 5,353 / month / customer
III. FORINT TRANSFER WITHIN HUNGARY via electronic channels¹						
Bank-to-bank HUF GIRO transfer (ad hoc, post-dated, standing, multiple)*	0.26%, min. HUF 519	0.182%, min. HUF 311	0.135%, min. HUF 259	0.267%, min. HUF 533	0.187%, min. HUF 319	0.138%, min. HUF 266
Intrabank HUF transfer (ad hoc, post-dated, standing, multiple)*	0.229%, min. HUF 363	0.093%, min. HUF 207	0.083%, min. HUF 155	0.235%, min. HUF 373	0.095%, min. HUF 212	0.085%, min. HUF 159
IV. CASH-DESK TRANSACTION COMMISSIONS, BANK CARD USE						
Cash deposit (only banknotes) in HUF to a HUF account, in HUF to an FCY account	0.104%, min. HUF 311	0.104%, min. HUF 311	0.104%, min. HUF 311	0.106%, min. HUF 319	0.106%, min. HUF 319	0.106%, min. HUF 319
Cash withdrawal in HUF (from HUF account or FCY account)*	0.625%, min. HUF 728	0.416%, min. HUF 728	0.312%, min. HUF 728	0.642%, min. HUF 748	0.427%, min. HUF 748	0.320%, min. HUF 748
Cash withdrawal in FCY (from HUF account or FCY account)*	1.146%, min. HUF 728	1.146%, min. HUF 728	1.042%, min. HUF 728	1.178%, min. HUF 748	1.178%, min. HUF 748	1.071%, min. HUF 748
Cash withdrawal with bank card (HUF-based) at an ATM operated by CIB Bank Zrt and at other domestic ATMs*	0.468% + HUF 311	0.208% + HUF 311	0.187% + HUF 311	0.481% + HUF 319	0.213% + HUF 319	0.192% + HUF 319

V. FCY AND HUF TRANSFER ABROAD via electronic channels¹						
Intrabank FCY transfer (ad hoc, post-dated)^{3*}	0.229%, min. EUR 17,7	0.093%, min. EUR 5,19	EUR 5,19	0.235%, min. EUR 18,19	0.095%, min. EUR 5,19	EUR 5,33
Bank-to-bank FCY and HUF transfer abroad^{3*}	0.312%, min. USD 33,85	0.208%, min. USD 22,39	0.156%, min. USD 14,57	0.320%, min. USD 34,79	0.213%, min. USD 23,01	0.160%, min. USD 14,97
SEPA transfer, other EUR transfer within the EEA (Target)^{3*}	0.312%, min. EUR 31,24	0.208%, min. EUR 20,82	0.125%, min. EUR 13,53	0.320%, min. EUR 32,11	0.213%, min. EUR 21,4	0.128%, min. EUR 13,90
VI. CREDITING OF INCOMING FCY ITEMS						
If the charges are borne by the beneficiary,	0.312%, min. USD 7,28	0.156%, min. USD 7,28	0.078%, min. USD 7,28	0.320%, min. USD 7,48	0.160%, min. USD 7,48	0.08%, min. USD 7,48
of which incoming SEPA transfer	0.312%, min. EUR 6,24	0.156%, min. EUR 6,24	0.078%, min. EUR 6,24	0.320%, min. EUR 6,41	0.160%, min. EUR 6,41	0.078%, min. EUR 6,41
If the charges are borne by the payer	0.312%, min. USD 7,28	0.156%, min. USD 7,28	0.078%, min. USD 7,28	0.320%, min. USD 7,48	0.160%, min. USD 7,48	0.08%, min. USD 7,48
If the charges are borne by the payer, and the payer and the beneficiary are the same company	0.312%, min. USD 7,28	0.156%, min. USD 7,28	0.078%, min. USD 7,28	0.320%, min. USD 7,48	0.160%, min. USD 7,48	0.08%, min. USD 7,48

CIB Partner account package for freelance accountants						
	In effect now	In effect from 01.06.2019				
	CIB Partner account package for freelance accountants	CIB Partner account package for freelance accountants				
Account management fee (not charged in the month when the bank	HUF 1,301 / month / customer	HUF 1,337 / month / customer				
III. FORINT TRANSFER WITHIN HUNGARY via electronic channels¹						
Bank-to-bank HUF GIRO transfer (ad hoc, post-dated, standing, multiple)*	0.104%, min. HUF 155	0.106%, min. HUF 159				
Intrabank HUF transfer (ad hoc, post-dated, standing, multiple)*	0.0934%, min. HUF 207	0.095%, min. HUF 212				
IV. CASH-DESK TRANSACTION COMMISSIONS, BANK CARD USE						
Cash deposit (only banknotes) in HUF to a HUF account, in HUF to an FCY account	0.104%, min. HUF 311	0.106%, min. HUF 319				
Cash withdrawal in HUF (from HUF account or FCY account)*	0.467%, min. HUF 728	0.427%, min. HUF 748				
Cash withdrawal in FCY (from HUF account or FCY account)*	1.146%, min. HUF 728	1.178%, min. HUF 748				
Cash withdrawal with bank card (HUF-based) at an ATM operated by CIB Bank Zrt and at other domestic ATMs*	0.208% + HUF 311	0.213% + HUF 319				

V. FCY AND HUF TRANSFER ABROAD via electronic channels¹					
Intrabank FCY transfer (ad hoc, post-dated)^{4*}	0.0934%, min. EUR 5,19	0.0953%, min. EUR 5,33			
Bank-to-bank FCY transfer, HUF transfer abroad^{4*}	0.208%, min. USD 22,39	0.213%, min. USD 23,01			
SEPA transfer, other EUR transfer within the EEA (Target)^{4*}	0.208%, min. EUR 20,82	0.213%, min. EUR 21,40			
VI. CREDITING OF INCOMING FCY ITEMS					
If the charges are borne by the beneficiary,	0.156%, min. USD 7,28	0.160%, min. USD 7,48			
of which incoming SEPA transfer	0.156%, min. EUR 6,24	0.160%, min. EUR 6,41			
If the charges are borne by the payer	0.156%, min. USD 7,28	0.160%, min. USD 7,48			
If the charges are borne by the payer, and the payer and the beneficiary are the same company	0.156%, min. USD 7,28	0.160%, min. USD 7,48			

CIB Bázis Plusz						
	In effect now			In effect from 01.06.2019		
	CIB Base Business Account PLUS ¹	CIB Partner Business Account PLUS ¹ The Bank stopped selling this product as from 1 august 2013.	CIB Micro Business Account PLUS ¹	CIB Base Business Account PLUS ¹	CIB Partner Business Account PLUS ¹ The Bank stopped selling this product as from 1 august 2013.	CIB Micro Business Account PLUS ¹
HUF account management fee (not charged in the first part-month)	monthly HUF 460 / customer	HUF 1 566	monthly HUF 3 390 / customer	monthly HUF 472 / customer	HUF 1 609	monthly HUF 3 484 / customer
FCY account management fee	HUF 0	HUF 1 058	monthly HUF 1 802 / account	HUF 0	HUF 1 087	monthly HUF 1 852 / account
Lawyer's escrow account (Deposit safekeeping account)¹¹						
Account management fee (HUF and FCY)	HUF 267 / account / month	may not be applied for ¹	HUF 267 / account / month	HUF 274 / account / month	may not be applied for ¹	HUF 274 / account / month
HUF DOMESTIC TRANSFER						
Bank-to-bank HUF transfer via GIRO						
In paper format, Electronic Signature Pad*	4,31‰ min. HUF 873	5,47 ‰ min. HUF 873	5,47 ‰ min. HUF 873	4,43‰ min. HUF 897	5,62 ‰ min. HUF 897	5,62 ‰ min. HUF 897
CIB24*	4,21‰ min. HUF 873	5,47 ‰ min. HUF 873	5,47 ‰ min. HUF 873	4,32‰ min. HUF 897	5,62 ‰ min. HUF 897	5,62 ‰ min. HUF 897
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online*	2,45 ‰ min. HUF 386	2,73 ‰ min. HUF 326	1,96 ‰ min. HUF 326	2,51 ‰ min. HUF 396	2,8 ‰ min. HUF 335	2,01 ‰ min. HUF 335

Intra-bank HUF transfer						
In paper format, Electronic Signature Pad*	5,47 ‰ min. HUF 764	5,47 ‰ min. HUF 764	5.47 ‰ min. HUF 764	5,62 ‰ min. HUF 785	5,62 ‰ min. HUF 785	5.62 ‰ min. HUF 785
CIB24*	5,47 ‰ min. HUF 764	5,47 ‰ min. HUF 764	5.47 ‰ min. HUF 764	5,62 ‰ min. HUF 785	5,62 ‰ min. HUF 785	5.62 ‰ min. HUF 785
CIB Internet Bank, BT, CIB Business Terminal CIB Bank mobile application, CIB Bank Online *	1,79 ‰ min. HUF 378	1,63 ‰ min. HUF 382	1.19 ‰ min. HUF 323	1,84 ‰ min. HUF 388	1,67 ‰ min. HUF 392	1,22 ‰ min. HUF 332
Recording and modification of HUF standing order						
In paper format, Electronic Signature Pad CIB24	HUF 602 / order	HUF 602 / order	HUF 602 / order	HUF 618 / order	HUF 618 / order	HUF 618 / order
Each execution of a HUF standing order						
Via GIRO*	2.45 ‰ min. HUF 386	2,73 ‰ min. HUF 326	1.96 ‰ min. HUF 326	2.51 ‰ min. HUF 396	2,80 ‰ min. HUF 335	2.01 ‰ min. HUF 335
Intra-bank* ¹⁰	1,79 ‰ min HUF 378	2.35 ‰ min. HUF 264	1.56 ‰ min. HUF 250	1,84 ‰ min HUF 388	2.41 ‰ min. HUF 271	1.60 ‰ min. HUF 257
FCY TRANSFER, HUF TRANSFER ABROAD, SEPA TRANSFER						
Bank-to-bank FCY transfer						
In paper format, Electronic Signature Pad CIB24*	5.21‰ min. USD 39,56	5.21‰ min. USD 47,02	5.21‰ min. USD 39,56	5.35‰ min. USD 40,66	5.35‰ min. USD 48,33	5.35‰ min. USD 40,66
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *	3.12‰ min USD 33,9	2,31‰ min. USD 47,02	2.08‰ min. USD 22,6	3.20‰ min USD 34,84	2,37‰ min. USD 48,33	2.13‰ min. USD 23,23

SEPA transfer, other EUR transfer within EEA (Target)						
In paper format, Electronic Signature Pad CIB24*	5.21‰ min. EUR 36,62	5,21‰ min. EUR 42,14	5,21‰ min. EUR 36,62	5.35‰ min. EUR 37,64	5,35‰ min. EUR 43,31	5,35‰ min. EUR 37,64
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *	2.25‰ min EUR 20,56	2.31‰ min. EUR 42,14	2,08‰ min. EUR 20.92	2.31‰ min EUR 21,13	2.37‰ min. EUR 43,31	2,13‰ min. EUR 21.50
HUF transfer abroad						
In paper format, Electronic Signature Pad CIB24*	5.47 ‰ min. USD 41,53	5.47 ‰ min. USD 49,37	5.47 ‰ min HUF 11 867max. HUF 191 118 Ft	5.62 ‰ min. USD 42,69	5.62 ‰ min. USD 50,75	5.62 ‰ min HUF 12 199 max. HUF 196 469 Ft
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *	3,26 ‰ min USD35,59	2,42 ‰ min. USD 49,37	2.18 ‰ min HUF 6779 max. HUF 191 118	3,35 ‰ min USD 36,58	2,48 ‰ min. USD 50,75	2.24 ‰ min HUF 6968 max. HUF 196 469
Intra-bank FCY transfer						
In paper format, Electronic Signature Pad CIB24*	5.21‰ min USD 22,6	5.21‰ min. USD 41,28	5.21‰ min. USD 22,6	5.35‰ min USD 23,23	5.35‰ min. USD 42,43	5.35‰ min. USD 23,23
CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application, CIB Bank Online *	USD 17,2	2,00‰ min. USD 41,28	USD 5,74	USD 17,68	12,33‰ min. USD 42,43	USD 5,9

Crediting of incoming FCY items						
If the charges are borne by the beneficiary	0,80 ‰ min. 6,77 USD max. 180,01 USD	0,80 ‰ min. 6,77 USD max. 180,01 USD	0,80 ‰ min. 6,77 USD max. 180,01 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD
including incoming SEPA credit transfers	0,80 ‰ min. 5,14 EUR max. 161,36 EUR	0,80 ‰ min. 5,14 EUR max. 161,36 EUR	0,80 ‰ min. 5,14 EUR max. 161,36 EUR	0,82 ‰ min. 5,28 EUR max. 165,87 EUR	0,802 ‰ min. 5,28 EUR max. 165,87 EUR	0,82 ‰ min. 5,28 EUR max. 165,87 EUR
If the charges are borne by the payer	0,80 ‰ min. 6,77 USD max. 180,01 USD	0,80 ‰ min. 6,77 USD max. 180,01 USD	0,80 ‰ min. 6,77 USD max. 180,01 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD
If the charges are borne by the payer, and the payer and the beneficiary are the same business association	0,80 ‰ min. 6,77 USD max. 180,01 USD	0,80 ‰ min. 6,77 USD max. 180,01 USD	0,80 ‰ min. 6,77 USD max. 180,01 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD	0,82 ‰ min. 6,95 USD max. 185,05 USD
COMMISSIONS ON CASH-DESK TRANSACTIONS						
Cash deposit						
In HUF to a HUF account	1.19‰ min HUF 316	1.19‰ min. HUF 316	1.19‰ min HUF 316	1.22‰ min HUF 324	1.22‰ min. HUF 324	1.22‰ min HUF 324
In HUF to an FCY account ¹⁰	1.19‰ min HUF 316	1.19‰ min HUF 316	1.19‰ min HUF 316	1.22‰ min HUF 324	1.22‰ min HUF 324	1.22‰ min HUF 324
In FCY (banknotes only) to an FCY account of the same currency	0.36%	0.36%	0.36%	0.37%	0.37%	0.37%
In FCY (banknotes only) to another account	0.36%	0.36%	0.36%	0.37%	0.37%	0.37%

Cash withdrawal

In HUF from a HUF account*	6.56 ‰ min. HUF 764	4.36 ‰ min. HUF 764	4.36 ‰ min. HUF 764	6.74 ‰ min. HUF 785	4.48 ‰ min. HUF 785	4.48 ‰ min. HUF 785
In HUF from an FCY account* ¹⁰	6.56 ‰ min. HUF 764	12,03 ‰ min. HUF 764	12,03 ‰ min. HUF 764	6.74 ‰ min. HUF 785	12,36 ‰ min. HUF 785	12,36 ‰ min. HUF 785
In FCY from an FCY account (of the same currency)*	1.203 % min. HUF 764	1.203 % min. HUF 764	1.203 % min. HUF 764	1.236 % min. HUF 785	1.236 % min. HUF 785	1.236 % min. HUF 785
In FCY from another account* ¹⁰	1.146% min.	1.146% min. HUF 764	1.146% min. HUF 764	1.1236% min.	1.1236% min. HUF 785	1.1236% min. HUF 785
	HUF 764			HUF 785		
Coin deposit (HUF only)	3.609 %	3.609 %	3.609 %	3.71 %	3.71 %	3.71 %
Coin withdrawal (HUF only)*	3,61%	3.609 %	3.609 %	3,71%	3.71 %	3.71 %

SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS

	In effect now	In effect from 01.06.2019				
1.1. Forint transfer within Hungary						
♦ Bank-to-bank HUF GIRO transfer*						
In paper format, Electronic Signature Pad CIB 24	0.521%, min. HUF 832	0.535%, min. HUF 855				
♦ Intra-bank HUF transfer*						
In paper format, Electronic Signature Pad CIB 24	0.521%, min. HUF 728	0.535%, min. HUF 748				
♦ Book transfer between customer's accounts managed by the Bank						
In paper format, Electronic Signature Pad CIB 24	HUF 728	HUF 748				
♦ Recording and modification of HUF standing order						
In paper format, Electronic Signature Pad CIB 24	HUF 1 145 / order	HUF 1 177 / order				
1.1. FCY transfer, forint transfer abroad						
♦ Bank-to-bank FCY transfer, forint transfer abroad*						
In paper format, Electronic Signature Pad CIB 24	0.521%, min. USD 39.58	0.535%, min. USD 40.68				
♦ SEPA transfer, other EUR transfer within the EEA (Target)*						
In paper format, Electronic Signature Pad CIB 24	0.521%, min. EUR 36.45	0.535%, min. EUR 37.47				
♦ Intra-bank FCY transfer*						
In paper format, Electronic Signature Pad CIB 24	0.521%, min. EUR 20.82	0.535%, min. EUR 21.4				

♦ FCY transfer between customer's own accounts kept at the Bank						
On paper, Electronic Signature Pad	HUF 728	HUF 748				
CIB 24	HUF 728	HUF 748				
1.1. Branch cash-desk transactions						
♦ Cash deposit						
In foreign currency (banknotes only) to an FCY account of the same currency	0.343%	0.352%				
In foreign currency (banknotes only) to another account	0.343%	0.352%				
♦ Coin deposit (HUF only)	3.647%	3.749%				
♦ Coin deposit and withdrawal (HUF only) *	3.647%	3.749%				
♦ Price of security bags for bulk cash deposit	small HUF 57	small HUF 58,59				
	large HUF 114	large HUF 117,192				
♦ Fee-based denomination exchange at the cash desk (transaction not processed on a bank account)						
Banknotes-to-banknotes	1.105%	1.134%				
Banknotes-to-coins	3.303%	3.395%				
Coins to banknotes	3.303%	3.395%				

1. Documentary services						
1.1. Collection orders						
♦ FCY bill collection managed without commercial documents - in the case of export or import* collection	0.31%, min. USD 41,45	0.315%, min. USD 42				
♦ Documentary collection order (release of documents against payment or acceptance of bill of exchange) in the case of export or import* collection	0.26%, min. USD 41,45	0.28%, min. USD 42				
♦ Release of goods sent to our address or held at our disposal	0.415%, min. USD 41,45	0.425%, min. USD 42				
♦ Safekeeping of an acceptance	0.1%, min. USD 41,45	0.1%, min. USD 42				
♦ Endorsement (avalisation) of an acceptance	0.155% / month, min. USD 104,2 / month	0.155% / month, min. USD 107 / month				
♦ Delivery of documents without payment	0.155%, min. USD 41,45	0.155%, min. USD 42				
♦ Issuance of payment confirmation	USD 10,4	USD 10				
♦ Amendment of collection order	USD 41,45	USD 42				

♦ Administration of payment due dates differing from original order	USD 41,45	USD 42				
♦ Further processing of unpaid items more than 60 days old (per month)	USD 62,45	USD 64				
♦ Withdrawal or cancellation of a collection order	USD 78,15	USD 80				
♦ Consultation fee	USD 41,45 or HUF 10,420	USD 42 or HUF 10,710				
♦ Fee for document not sent by post, but collected on site	USD 52,1	USD 53				
1.1. Documentary credits (letters of credit)						
♦ Preliminary notification	USD 52,1	USD 53,55				
♦ Handover to another bank for further administration	0.205%, min. USD 52,1	0.22%, min. USD 53,55				
♦ Endorsement (without confirmation)	0.155%, min. USD 52,1	0.159%, min. USD 53,55				
♦ Opening a letter of credit or undertaking another commitment, for max. 12 months, payable in a lump sum	0.125% / month, min. USD 52,1 / month	0.128% / month, min. USD 53,55 / month				

♦ Opening a letter of credit or undertaking another commitment, with expedited handling	USD 265,5 (in addition to the above fees)	USD 267 (in addition to the above fees)				
♦ In the case of unconventional, excessively detailed orders (charged to the applicant)	USD 104,20 (in addition to the above fees)	USD 107 (in addition to the above fees)				
♦ 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)	USD 52,1	USD 53				
♦ Withdrawal of orders (for issuance, amendment, or payment)	0.1%, min. USD 52,1	0.1%, min. USD 53				

♦ Handling, inspection of documents, or payment without document submission - in the case of export or import* documentary credit	0.205%, min. USD 52,1	0.21%, min. USD 53				
♦ Fee for document not sent by post, but collected on site (except for expedited handling)	USD 52,1	USD 53				
♦ Endorsement of bill of exchange or other document of title	USD 52,1	USD 53				
♦ 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 104,2	USD 107				

♦ Exceeding of the limit of the letter of credit and/or documentary management beyond expiry	USD 156,3 (in addition to document inspection fee)	USD 160 (in addition to document inspection fee)				
♦ Release of goods sent to our address or held at our disposal	0.414%, min. USD 41,65	0.425%, min. USD 42				
♦ Transferring, in part or in full	0.155%, min. USD 52,1	0.155%, min. USD 53				
♦ Assignment	0.205%, min. USD 104,2 or min. HUF 20,840	0.21%, min. USD 107 or min. HUF 21,420				
♦ Management of due dates in the case of letters of credit providing for deferred payment	USD 52,1	USD 53				
♦ Management of payment due dates differing from those on the original order	USD 41,65	USD 42				
♦ Call for urgent response (free on first occasion)	USD 20,8 / item	USD 21 / item				
♦ Collaboration fee (preparation of draft texts, preliminary document checking, giving expert opinion, consultancy)	USD 51,5 or HUF 10,420	USD 53 or HUF 10,710				

1.1. Guarantees, sureties, coverage certificates, declarations of intent, commitment letters, stand-by L/Cs						
(In HUF and in FCY)						
♦ Endorsement / registration / authentication	0.155% min. USD 104,2 or min. HUF 20,840	0.15% min. USD 107,420 or min. HUF 21,420				
♦ Registration, authentication and handling of received collateral-type guarantees or sureties	one-off USD 104,2 or HUF 20,840	one-off USD 10 or HUF 21,420				
♦ Cancellation commission	one-off USD 104,2 or HUF 20,840	one-off USD 107 or HUF 21,420				
♦ Issuance, charged with respect to the entire validity period of the commitment	0.125 / month, min. USD 104,2 / month or min. HUF 20,840 / month	0.128 / month, min. USD 107 / month or				
♦ Issuance of commitment with expedited handling	In addition to the issuing fee, USD 521 or HUF 104,200	In addition to the issuing fee, USD 535 or HUF 107,110				
♦ Issuing of commitment in two languages	In addition to the issuing fee, USD 156,3 or HUF 30,260	In addition to the issuing fee, USD 160 or HUF 32,135				
♦ Withdrawal of issuing instruction	USD 104,2 or HUF 20,840	USD 107 or HUF 21,420				

♦ 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)	0.205% min. USD 104,2 or min. HUF 20,840	0.21% min. USD 107 or min. HUF 21,420				
♦ Registration and advising of assignment	0.1% min. USD 104,2 or min. HUF 20,840	0.1% min. USD 107 or min. HUF 21,420				
♦ Amendment, including modification of the collateral (except for an amount increase or an extension, for which we charge ad valorem – value-based – commission)	USD 104,2 or HUF 20,840	USD 107 or HUF 21,420				
♦ Issuance of coverage certificate	0.31% min. USD 104,2 or min. HUF 20,840	0.315% min. USD 107 or min. HUF 21,420				
	max. USD 2,605 or HUF 521,000	max. USD 2675 or HUF 535 000				
♦ Amendment of coverage certificate	one-off USD 78,15 or HUF 15,530	one-off USD 80 or HUF 16,065				
♦ Declaration of intent, guarantee issuance commitment letter	0.31‰, min. USD 104,2 or min. HUF 20,840 max. USD 2,605 or HUF 521,000	0.315‰, min. USD 107,11 or min. HUF 21,423 max. USD 267,79 or HUF 535 588				
♦ Collaboration fee	USD 260,5 or HUF 52,100	USD 267 or HUF 535 000				

	In effect now		In effect from 01.09.2018			
1.1. Bank card use						
	Visa Compact Business Bank Card	Visa Business Bank Card (HUF-based)	Visa Compact Business Bank Card	Visa Business Bank Card (HUF-based)		
♦ First year fee per Bank Card^{9, 21}	HUF 4166	HUF 10418	HUF 4282	HUF 10709		
♦ Annual fee per Bank Card starting from the second year⁹	HUF 4166	HUF 10418	HUF 4282	HUF 10709		
Transaction fees and commissions (per Bank Card Transaction)						
♦ Cash Withdrawal with a Bank Card from a branch cash desk^{10*}						
At a non-CIB Bank-operated (hereinafter: third-party) ATM, in Hungary, at post offices	0.312%, min. HUF 624	0.312%, min. HUF 624	0.32%, min. HUF 641	0.32%, min. HUF 641		
At a third-party financial institution abroad	HUF 2,603	HUF 2,603	HUF 2675	HUF 2675		
♦ Cash Withdrawal with a Bank Card from an ATM*						
Abroad - CIB Partner Start account package for entrepreneurs	3.647%, min. HUF 1611	3.647%, min. HUF 1,611	3.749%, min. HUF 1656	3.749%, min. HUF 1656		
Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants and CIB Partner Maximum account package for entrepreneurs	2.605%, min. HUF 1611	2.605%, min. HUF 1611	2.677%, min. HUF 1656	2.677%, min. HUF 1656		

	Visa Business Bank Card (EUR-based)	Visa Business Bank Card (USD-based)	Visa Business Bank Card (EUR-based)	Visa Business Bank Card (USD-based)		
♦ Annual fee per Bank Card for VISA Business Bank Card ⁹	EUR 36,46	USD 46,88	EUR 37,48	USD 48,19		
♦ Transaction fees and commissions (per Bank Card Transaction)						
♦ Cash Withdrawal with a Bank Card from a branch cash desk ¹⁰ *						
At a third-party financial institution, in Hungary	0.312%, min. EUR 2,07	0.312%, min. USD 2.59	0.32%, min. EUR 2,12	0.32%, min. USD 2.66		
At a third-party financial institution abroad	EUR 10,41	USD 15,61	EUR 10,69	USD 16,04		
♦ Cash Withdrawal with a Bank Card from an ATM*						
At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB Partner Start account package for entrepreneurs	0.468%, min. EUR 1,3	0.468%, min. USD 1.29	0.481%, min. EUR 1,5	0.81%, min. USD 1.32		
At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB	0.208%, min. EUR 1,03	0.208%, min. USD 1,294	0.213%, min. EUR 1,05	0.213%, min. USD 1,32		
At an ATM operated by CIB Bank Zrt and at other domestic ATMs - in the case of CIB	0.187%, min. EUR 1,03	0.187%, min. USD 1.25	0.192%, min. EUR 1,05	0.1912%, min. USD 1.28		
Abroad - CIB Partner Start account package for entrepreneurs	3.647%, min. EUR 5,19	3.647%, min. USD 6,24	3.749%, min. EUR 5,33	3.749%, min. USD 6,41		
Abroad - CIB Partner Medium account package for	2.60%, min. EUR 5,19	2.605%, min. USD 6,249	2.677%, min. EUR 5,33	2.677%, min. USD 6,41		

Cause of modification of conditions lists:

In case of Corporates and Joint Ventures:

1. For the Price change following the changes of the Consumer Price index in the past years published by the KSH:

Based on the General Corporate Business Conditions the cause for the modification is covered under point: 20.2.14: as Changes of the Consumer Price index published by the KSH

2. For Withdrawal certifications fees for of Non-repayable housing subsidy provided by the employer within/outside the Cafeteria system financial execution.

Based on the General Corporate Business Conditions the cause for the modification is covered under point: 20.2.18: as the entry into effect or a change in any statute, or decree of the central bank or the regulation of another entity (including, but not limited to, the international card companies) which causes additional costs or a fall in revenue for the Bank

In case of Sol Traders and Primary Producers:

1. For the Price change following the changes of the Consumer Price index in the past years published by the KSH:

Based on the General Retail Business Conditions the cause for the modification is covered under point: 20.1.4: as Changes of the Consumer Price index published by the KSH

2. For Withdrawal certifications fees for of Non-repayable housing subsidy provided by the employer within/outside the Cafeteria system financial execution.

The List of Conditions can be found at www.cib.hu website or in any of CIB branches.

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 accepted the amendment.

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CIB Bank Ltd.