

VALID FROM:

**13<sup>TH</sup> JANUARY, 2018**

*(CONTAINS THE CORRECTIONS THAT TAKE EFFECT ON 1<sup>ST</sup> JANUARY, 2018.)*

**CIB YIELD DEPOSIT technical account  
LIST OF CONDITIONS\***

FOR BUSINESS AND OTHER ASSOCIATIONS

<b>Account opening</b>	0
<b>Opening balance</b>	None
<b>Account keeping</b>	0
<b>Interbank HUF transfer within Hungary via GIRO</b>	
paper-based order, Electronic Signature Pad	1,38‰, max. 5 285 HUF
<b>Interbank HUF transfer within Hungary via VIBER</b>	
paper-based order	0,53%, min. 10 570 HUF, max. 105 700 HUF
<b>Bank-to-bank FX transfer</b>	
paper-based order, Electronic Signature Pad	1,59‰, min. 21,14 USD max. 84,56 USD
<b>Crediting of incoming FX items</b>	0 (The client's account will be debited with the charges of CIB Bank (the Nostro bank service charges), EUR 2 or USD 5 in this case.)
<b>CIB Internet Bank</b>	
Registration fee	0
Security SMS messages on log-on	0
<b>Interests</b>	
HUF account interest	Non-interest bearing
Interest on overdrawn credit	Not charged
<b>Account statement</b>	
Technical account statement	0

**Orders that can be started from and to the credit of the CIB Yield Deposit technical account:**

- ♦ Crediting incoming HUF or EUR amount,
- ♦ CIB Internet Bank, CIB Bank mobile application and CIB Bank Online (with limited functions) are available,
- ♦ Transactions connected to deposits made via paper-based orders, CIB Internet Bank, CIB Bank mobile application or Cib Bank Online,
- ♦ One-off transfer order (HUF or EUR)

\* The operational General List of Conditions for Business and Other Organisations and Sole Traders CIB Bank Account Plus sets forth the extent of commissions, fees and costs not listed hereunder, as well as other relevant conditions.