

CIB BANK ZRT.

SUPPLEMENTARY LIST OF CONDITIONS FOR SMALL ENTREPRENEURS

FOR BUSINESS AND OTHER ORGANISATIONS

SOLE TRADERS AND FREELANCE LAWYERS

SOLE TRADERS

(CIB Partner Start account package for entrepreneurs, CIB Partner Medium account package for entrepreneurs, CIB Partner Maximum account package for entrepreneurs, CIB Partner account package for freelance accountants)

EFFECTIVE FROM:

15 DECEMBER 2019

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1. GENERAL TERMS AND CONDITIONS

1. This List of Conditions is applicable together with the effective General Business Regulations of CIB Bank Ltd. (registered office: H-1027 Budapest, Medve utca 4–14.; court of registration: Company Court of the Metropolitan Court of Budapest Company registration no.: 01-10-041004; tax number: 10136915-4-44; trader on the Budapest Stock Exchange; operating license nos.: 957/1997/F, III/41. 044-10/2002, hereinafter: Bank or CIB Bank Ltd.), and, in respect of sole traders, the General Contractual Conditions of the Retail Division. The Bank reserves the right to amend these conditions at any time either in part or in full, within the limits determined in the General Business Regulations and subject to the conditions stipulated therein.

The Bank shall inform its customers about any changes to the List of Conditions by displaying such changes in its branches, and publishing them on the Bank's website (www.cib.hu), and, in the instances defined in the General Business Regulations, it shall also inform its customers of such changes directly.

2. For the purpose of this List of Conditions, business and other organisations are defined as economic associations, foundations, societies, chambers, public benefit associations (until their transformation / dissolution), faith institutions, housing co-operatives, condominiums and lawyers operating as incorporated undertakings, local municipalities, municipal associations and water utility companies. This List of Conditions is only applicable to sole traders in respect of the business activities if the special terms and conditions related to the product used by them contain an express stipulation to such effect.
3. The special conditions of credit, deposit or account-management products offered to individual customer groups or otherwise standardised are contained in separate terms and conditions, in which specific reference is made as to whether in respect of conditions that are not regulated therein, or that are not regulated differently therein, the present terms and conditions apply.

4. Account management services

- 4.1. In the month of conclusion of the bank account agreement the Bank shall not charge an account management fee; thereafter, the provisions of this List of Conditions shall apply.

- 4.2. Changes between account management services are performed by the Bank in accordance with the following:

If the Customer wishes to change account management service, then he/she must conclude a new account management agreement. If the agreement is concluded before the 15th (fifteenth) day of the given month, the monthly account management fee applicable to the selected, new account management service will be charged with respect to the entire month. If the contract is concluded after the 15th (fifteenth) day of the given month, the monthly account management fee as per the bank account agreement that is valid until the 15th day of the given month will be charged for the entire month. With respect to the settlement of transaction commissions, until the day of signature of the new account management agreement, the commissions of the account management service that is valid until then will be charged, while in the case of transactions executed from the day following the signing of the new account management agreement, the commissions of the new account management service will be charged. The account management service may be changed on a maximum of one occasion per month. At least 14 (fourteen) calendar days must elapse between changes of account management service.

- 4.3. The commissions specified herein apply to services and procedures that are not subject to a separate risk assessment.

- 4.4. If the amount of a commitment refers to an "approx." amount, the amount of the commission will be calculated on the entire amount of the commitment.

- 4.5. The Bank reserves the right to only accept orders that are in compliance with its business policies, and the listed conditions shall be understood as referring only to such orders.

- 4.6. In addition to the listed commissions, any out-of-pocket expenses such as postage, cable, telephone, fax etc. incurred in respect of any transaction involving the customer's bank account will be debited from the customer's account held in the relevant currency, as will any justifiably charged cost and commission claims of banks, financial institutions or other institutions involved in the arrangement of the transaction. (This also includes, in the case of outgoing FCY payments to destination countries that use the IBAN international bank account number format, the fee of approx. EUR 5-15, charged by the foreign bank if the beneficiary's account number was indicated incorrectly, or indicated in non-IBAN format, on the payment order.)
- 4.7. In respect of services not mentioned in the List of Conditions – including services performed by special request – we charge commission in accordance with a separate, individual agreement. We will be pleased to provide our customers with information on this.
- 4.8. In the event of termination of the bank account agreement, the cash-desk withdrawal, transfer, or intra-bank transfer between the customer's own accounts, of an amount below HUF 1,000 – or an equivalent FCY amount determined on the basis of the valid FCY mid rate quoted by the Bank on the day of execution of the related payment order by the Bank – shall be free of charge.

5. Settlement of fees, costs and commissions – with respect to all bank account services

5.1. Fees, costs and commissions

The Bank will debit any incurred fees, costs and commissions at the time it executes the transaction, except for the following fees, costs and commissions, which the Bank will debit on the last working day of the month:

- Account management fee
- Minimum turnover commission
- Bank account statement transferred via SWIFT (MT940)
- Balance information transferred via SWIFT (MT941)
- Turnover information transferred via SWIFT (MT942)
- Turnover shortfall commission
- Cash pool monthly fee
- Transaction Fee

In the case of fees, costs and commissions debited at the end of the given month, the debit relates to the services provided during the period between the last working day of the previous month and the working day preceding the end of the current month.

5.2. Fees, commissions and costs related to foreign currency transfers

The HUF equivalent of FCY transfer commissions and costs are debited at the time of execution, and any justifiably charged cost and commission claims of banks, financial institutions or other institutions involved in the arrangement of the transaction (e.g. additional fees charged in respect of transfers that require manual processing by them) are debited as and when they arise. In the case of orders where the beneficiary is not within the EEA or that are in a non-EEA currency, if the initiator of the order does not agree to pay the foreign bank charges, the transferred amount will be credited to the beneficiary's account reduced by any fees charged by intermediary banks, which differ in their extent from one bank to the next.

In the case of orders involving conversion, the equivalent of the amount of the order involving conversion is blocked – in the event of the application of an FX commercial rate or an FX rate, then increased by the amount of +1% risk premium – until the rate that is to be applied in the course of

execution is known, in order to ensure that there is no shortfall, due to a possible movement in the exchange rate, in the funds required to execute the given order.

The Bank only accepts paper-based FCY transfer orders that are submitted on the appropriate form.

5.3. Transaction Fee

The Transaction Fee is the fee charged by the Bank on the Client's transactions determined in this section, as well as on loan repayments (including all claims outstanding on the basis of a loan or credit agreement - with the exception of rollover credit agreements and current account agreements), which the Client is obliged to pay to the Bank when it falls due.

Transactions subject to the Transaction Fee:

(Transfer to Limited purpose Bank account for Széchenyi Pihenő Kártya are not subject to the Transaction fee)

- Bank-to-bank HUF GIRO transfer
- Bank-to-bank HUF transfer via real time gross settlement (RTGS) system
- 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
- Intra-bank HUF transfer
- Multiple HUF transfer (may only be given via electronic channels: BT, CIB Business Terminal, CIB Business Online***)
- Ad hoc performance of a standing HUF transfer order via GIRO and in the case of intrabank transactions
- Bill payment in the "Díjnet" system (domestic HUF transfer) – using the Internet Bank
- Fee charged for fulfilment of a multiple (direct debit) collection if the paying party's account is kept at the Bank
- Disbursement order
- Bank-to-bank FCY transfer, forint transfer abroad
- SEPA transfer, other EUR transfer within the EEA (Target)
- Intra-bank FCY transfer
- Cash withdrawal
- Coin deposit and withdrawal (HUF only)
- FCY bill collection managed without commercial documents - in the case of import collection
- Documentary collection (release of documents against payment or acceptance of bill of exchange) - in the case of import collection
- Handling / inspection of documents, or payment without document submission - in the case of import documentary credit
- Guarantees, sureties, coverage certificates, declarations of intent, commitment letters, stand-by L/Cs in the case of payment
- Transfer of coverage for a cheque made out to CIB Bank Zrt.
- Cheques issued by CIB Bank Ltd., per cheque
- Purchases - HUF and FCY-based bank cards
- Purchases - Credit Cards
- 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)

6. *** 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. Under the fee schedule contained in this List of Conditions, the opening of at most two current accounts may be requested per currency; further accounts may be opened based on separate agreement.
7. The execution schedule with respect to the individual orders is contained in The Bank's Schedule for the Acceptance and Execution of Orders (Bank Schedule) and the Bank's announcements concerning Saturdays that are considered working days, associated with The Bank's Schedule for the Acceptance and Execution of Orders (Bank Schedule), which constitute the latest Annex 1 to the List of Conditions

2. ACCOUNT MANAGEMENT AND PAYMENT SERVICES	
♦ Account opening	HUF 0
♦ Account-package switch fee	HUF 0
♦ Transaction Fee	<p>0.3% except:</p> <ul style="list-style-type: none"> - in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, and - "Purchases - HUF and FCY-based Bank Cards" and "Purchases - Credit Cards" transactions in which case it is 0%, <p>but of an unspecified maximum HUF amount ☒</p> <p>(Action: HUF 0 until 31st of December 2019 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)</p>

☒ the maximum amount is HUF 6,000 until withdrawal or amendment, except for the following transactions: Disbursement order, Cash withdrawal, Coin 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 for types of transaction that are marked with an asterisk (*), for each such transaction.

2.1. Forint transfer within Hungary	
♦ Bank-to-bank HUF GIRO transfer*	
In paper format, Electronic Signature Pad CIB 24	0.535%, min. HUF 855
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	HUF 1 561/order
♦ Bank-to-bank HUF transfer via real time gross settlement (RTGS) system*	
In paper format, Electronic Signature Pad BT, CIB Business Terminal, INBIZ	0.625%, min. HUF 11 981 max. HUF 119 829
CIB Business Online	0.625%, min. HUF 11 981 max. HUF 119 829
CIB TPP channel	0,625%, min. 11 981 Ft, max. 119 829 Ft
♦ 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	0.312%, min. HUF 519
By intra-bank transfer	0.208%, min. HUF 311
♦ Intra-bank HUF transfer*	
In paper format, Electronic Signature Pad CIB 24	0.535%, min. HUF 748
♦ Book transfer between customer's accounts managed by the Bank	
In paper format, Electronic Signature Pad CIB 24	HUF 748

♦ Recording and modification of HUF standing order	
In paper format, Electronic Signature Pad CIB 24	HUF 1 177 / order
Via an Electronic Service*	HUF 0
CIB TPP channel	HUF 0
♦ Bill payment in the “Dijnet” system (domestic HUF transfer) – via the Internet Bank*	Commission-free
2.2. 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	
♦ In favour of customer’s account kept at CIB Bank	HUF 1 040
2.3. Management of letters authorising a HUF collection	
♦ Recording, amendment, withdrawal	HUF 2 082 / authorisation
♦ Special handling, document inspection	HUF 15 628 / authorisation
2.4. Fees related to multiple (direct debit) collection service	
(Debited on the collector side, settled at the end of the given month)	
♦ Multiple (direct debit) collection registration fee (one-off fee payable in the event of a new collector)	HUF 26 048
♦ Submission of a multiple (direct debit) collection order if the paying party’s account is not kept at the Bank	
Fee for initiating a multiple direct debit ²⁴	HUF 14 /item
Multiple (direct debit) collection fee in the case of fulfilment	0.016%, min. HUF 27/item
♦ Submission of a multiple (direct debit) collection order if the paying party’s account is not kept at the Bank (The fee is applicable in case of contracts made from 1 st September, 2018:)	
Fee for initiating a multiple direct debit	HUF 22 / item
Multiple (direct debit) collection fee in the case of fulfilment	0,18‰, min. HUF 27 / item
Fee in case of unsuccessful multiple (direct debit) collection	HUF 14 / item
♦ Submission of a multiple (direct debit) collection order if the paying party’s account is kept at the Bank	
Discount fee for multiple (direct debit) collection	HUF 2 /item
Multiple (direct debit) collection fee in the case of fulfilment	HUF 10
♦ Submission of a multiple (direct debt) collection order if the paying party’s account is kept at the Bank (The fee is applicable in case of contracts made from 1 st September, 2018:)	
Discount fee for multiple (direct debit) collection	HUF 15 / item
Multiple (direct debit) collection fee in the case of fulfilment	10 / item
Debited on the paying party’s account	
♦ 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*	HUF 155 /item

2.5. Bank intermediation activity related to postal payments	
♦ Crediting of a cash transfer order	
Crediting of OC.2x type cash transfer orders, submission of image and numeric analytical records electronically (via Internet Bank or Business Terminal)	0.156%
Crediting of OC.3x type cash transfer orders, submission of numeric analytical records only, electronically (via Internet Bank or Business Terminal)	0.104%
In the case of OC.3x type cash transfer orders, numeric daily analytical records on hard copy	Monthly HUF 15 628/ 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 Postal Cash Transfer Orders)	
♦ Disbursement order*	
In the case of orders sent via BT, CIB Business Terminal and CIB Internet Bank	0.313%, min. HUF 780 + Fee Charged by the post ²⁵
♦ Withdrawing (including recalling) / modifying	HUF 1 561 / order + <i>Fee charged by the Post</i> ²⁵
2.6. FCY transfer, forint transfer abroad	
♦ Bank-to-bank FCY transfer, forint transfer abroad*	
In paper format, Electronic Signature Pad CIB 24	0.535%, min. USD 40.68
♦ SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)*	
In paper format, Electronic Signature Pad CIB 24	0.535%, min. HUF 855
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)	
In paper format, Electronic Signature Pad CIB 24	0.535%, min. EUR 37.47
♦ Intra-bank FCY transfer*	
In paper format, Electronic Signature Pad CIB 24	0.535%, min. EUR 21.4
♦ FCY transfer between customer's own accounts kept at the Bank	
On paper, Electronic Signature Pad	HUF 748
CIB 24	HUF 748
BT, CIB Business Terminal, CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB Business Online	HUF 0
CIB TPP channel	HUF 0
♦ Crediting of incoming FCY items	
Crediting of intra-bank FCY transfer	HUF 0
If the payer does not specify an IBAN/GIRO-format account number as the beneficiary account number, the Bank will charge the related cost to the payer, which is USD 10/GBP 6/CHF 10/EUR 7 depending on the currency of the given transfer.	

♦ Urgency surcharge in the case of T+1 day fulfilment, except <u>transfers in EUR within and outside the EEA, and transfers in EEA currencies other than EUR and HUF within the EEA</u>	USD 62.50
♦ Urgency surcharge in the case of T+1 day fulfilment in EUR <u>transfers within and outside the EEA, and transfers in EEA currencies other than EUR and HUF within the EEA</u>	USD 0
♦ Urgency surcharge in the case of T day fulfilment (in EUR, USD, GBP and CAD)	USD 72.92
♦ Urgency surcharge in the case of T day fulfilment – SEPA transfer	EUR 58.34
♦ Urgency surcharge in the case of T day fulfilment – other EUR transfer within the EEA (Target)	EUR 58.34
♦ Clarification, amendment or withdrawal of an order being processed	HUF 1 561/order
♦ Cancelling (requesting return of, that is, recalling) executed orders	HUF 1 561/order
♦ Clarification of executed, inaccurate order	USD 36.45
♦ Additional fee for FCY transfer or FCY book transfer orders received via an electronic channel and requiring manual processing	USD 11.45
2.7. Other services	
♦ Queuing of uncovered, non post-dated HUF orders abroad or FCY transfer orders	HUF 114 / item / day Promotion in case of BT and CIB Business Online order: 0 HUF till 31 st March, 2020
2.8. Cash management services	
♦ Cash pool set-up fee	HUF 6 250 / account, max. HUF 62 518
♦ Cash pool monthly fee	HUF 15 628 / month / account
♦ Acceptance of outgoing transfer orders (MT101 message) via SWIFT (One-off set-up fee. The fee for execution of the order is included in the applicable transfer fees)	HUF 15 628 / account
2.9. Electronic banking services	
♦ Business Terminal and CIB Business Terminal From 1 March 2010 only “Business Terminal” (former name: BT) terminals can be provided. The terms and conditions of the CIB Business Terminal are valid only for customers who have an operational CIB Business Terminal as of 28 February 2010. Hereinafter: existing CIB Business Terminal.	
Fee for BT installation and training performed by CIB	HUF 46 888
Delivery of installation pack in the case of a BT	HUF 6 250 / pack
Allocation to an existing endpoint in the case of a BT and existing CIB Business Terminal	HUF 6 250 / customer
Fee for BT installation on additional PCs and/or training	HUF 46 888
Fee for reinstallation or software transfer (for existing endpoints) or training performed by CIB	HUF 6 250 / hour
Fee for troubleshooting / problem-solving performed by CIB (for existing endpoints)	HUF 6 250 VAT / hour

BT signature tool usage fee	monthly HUF 286 / customer / tool
Signature device replacement fee	HUF 6 250/ tool
Installation pack replacement	HUF 3 124
Set-up of multiple transfer	HUF 3 124 / account
Set-up of postal payment cheque	HUF 0
♦ CIB Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online)	
Registration fee (if the application is submitted at a time other than the conclusion of the bank account agreement)	HUF 1 040
Fee for modification of internet-based electronic services (in paper format or via CIB24) ¹	HUF 1 561 / amendment
Security SMS notification of logins and blockings	HUF 103 /message
Token use monthly fee ² /user If the user uses the same Token with respect to more than one customer, the fee is charged per customer	HUF 519
<i>Easy Token (The Easy Token will be withdrawn from sales from February 15th 2019.)</i>	
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 519 / month / User
CIB Hard Token	
CIB Hard Token usage fee If the user uses the same Token with respect to more than one customer, the fee is charged per customer	HUF 519 / month / User
Fee for CIB Hard Token request	HUF 1499
One-off fee for CIB Hard replacement (if the Token is lost or becomes unusable or unreliable)*	HUF 2 823
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 259 / month / User
CIB Internet-based Electronic Services (CIB Bank mobile application)	
Registration fee (if the application is submitted at a time other than the conclusion of the bank account agreement)	HUF 1 040
Monthly fee	HUF 0 / user
CIB Business Online	

Registration fee (payable upon application for service) In case of bank account agreements concluded before 15.08.2019 the fee is not charged by the Bank until 01.06.2021.	HUF 19 500 / client
CIB Business Online monthly fee In case of bank account agreements concluded before 15.08.2019 the fee is not charged by the Bank until 01.06.2021.	HUF 5 000 / client
Self administration fee	HUF 0
Modification fee (except for modifications executed in self administration and activities recorded in the status modification data sheet related to a user, where the banks does not charge the fee)	HUF 1 200 / occasion / user
CIB Business Online training and local support fee	HUF 40 000 / occasion
CIB ViCA use fee If the user uses the same password generator with respect to several customers, the fee is charged for each customer.	HUF 99 / month / user (Special offer: HUF 0 until 01 st June, 2021)
Fee for requested CIB ViCA	HUF 0
CIB Hard Token	
CIB Hard Token usage fee If the user uses the same Token with respect to more than one customer, the fee is charged per customer	HUF 519 / month / User
Fee for CIB Hard Token request	HUF 1499
One-off fee for CIB Hard replacement (if the Token is lost or becomes unusable or unreliable)*	HUF 2 823
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 259 / month / User
2.10. Branch cash-desk transactions	
♦ Cash deposit	
In foreign currency (banknotes only) to an FCY account of the same currency	0.352%
In foreign currency (banknotes only) to another account	0.352%
♦ Coin deposit (HUF only)	3.749%
♦ Coin deposit and withdrawal (HUF only) *	3.749%
♦ Use of 24-hour automated depositary³	HUF 0
♦ Bulk cash deposit³	HUF 0

♦ Price of security bags for bulk cash deposit	small	HUF 58,59
	large	HUF 117,192
♦ Fee-based denomination exchange at the cash desk (transaction not processed on a bank account)		
Banknotes-to-banknotes	1.134%	
Banknotes-to-coins	3.395%	
Coins to banknotes	3.395%	

OTHER CONDITIONS AND FEES RELATED TO CASH WITHDRAWALS AT BRANCH CASH DESKS

Advance notice of large withdrawal

- ♦ Requests to make cash withdrawals of HUF 1 million to HUF 10 million (USD/EUR 1,000 – 5,000, or in the case of other currencies traded by the Bank, up to the equivalent of USD 5,000 with no lower limit) must be submitted to the Bank on the banking day preceding the day of the withdrawal, and
- ♦ requests to make cash withdrawals of over HUF 10 million (USD/EUR 5,000 or the equivalent of USD 5,000 in any other currency traded by the Bank) must be submitted to the Bank on the banking day preceding the day of the withdrawal by 2 working days, by 15.00 on Monday to Thursday and by 14.00 on Friday, either verbally (by telephone, via CIB24/in person), or in writing.

	HUF	EUR, USD	Other
1 working day in advance	HUF 1 000 000 – HUF 10,000,000	1 000 – 5 000	Up to the equivalent of USD 5 000
2 working days in advance	Over HUF 10 000 000	Over 5 000	Over the equivalent of USD 5 000

Advance notice obligation with respect to coins (for quantities above 50 coins):

- ♦ up to HUF 500 000, the request must be submitted to the Bank on the banking day preceding the withdrawal by 2 working days, while above HUF 500 000, the request must be submitted to the Bank on the banking day preceding the withdrawal by 3 working days – by 15.00 on Monday to Thursday, and by 14.00 on Friday – in writing, together with a list of the requested denominations.

Fee for failure to give advance notice or to carry out the withdrawal at the branch cash desk of the amount requested in advance:

- ♦ The Bank does not guarantee the availability at its cash desks of amounts that are subject to the above advance-notice obligation but have not been requested in advance.
- ♦ Special fee charged in the case of sums “not reported in advance, but withdrawn” or “reported in advance, but not withdrawn”, in excess of HUF 1 million (or the equivalent of this amount in foreign currency): HUF 10 000 / occasion.

Depositing of scrap currency

- ♦ The charge for depositing scrap currency into a HUF or FCY account (CIB Bank only accepts banknotes): 10% of the deposited amount

Conversion

- ♦ In the case of cash-desk transactions requiring conversion, we apply the foreign-exchange rate.

Authentication

- ♦ The dated and appropriately completed cash withdrawal slip must be authenticated with a signature that matches the sample signature recorded at the Bank. In the absence of such authentication the Bank will not perform the cash payment.

Proxy

- ♦ In the case of cash withdrawals made by proxy the name of the proxy-holder and the number of his/her personal identification document must be indicated.
- ♦ The validity period of ad-hoc proxies: date of issue + 2 bank working days.

2.11. Escrow account services	
General escrow service	
♦ Escrow account opening fee	Based on agreement, or in the absence of such: HUF 15 628/pc
♦ Escrow account account-management fee	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.	
Special escrow accounts	
♦ Lawyer's escrow account	
Account opening fee	HUF 0
Account management fee	HUF 311 / account / month
♦ Other deposits placed on the basis of a statutory provision (e.g. management of sums to be placed in escrow by recruitment consultancies, debt collection agencies, etc. in order to fulfil their statutory obligations)	
Account opening fee	HUF 0
Account management fee	HUF 0
2.12. Statements, certificates, accounting documents, faxes, administration	
♦ Bank account statements in paper format	
In the event of non-postal handover	
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.)	
In the event of postal handover	
If a CIB Business Terminal is linked to the account	Monthly ⁴ , HUF 20
If a CIB Business Terminal is NOT linked to the account	Daily ⁵ , HUF 20
Provision of bank account statement electronically	
if statements are sent daily	HUF 0
certified electronic bank account statement ²⁰	HUF 5 / statement Special offer: HUF 0 / statement starting from 10 April 2017. The promotion is valid until withdrawn.
if statements are sent at other intervals	HUF 0
♦ Mailbox rental fee	HUF 1 833 + VAT/ month
♦ Bank account statement by special request, retrospectively	HUF 1 040 / statement
♦ Bank account statement transferred via SWIFT (MT940)	HUF 17 712 / month / account
♦ Balance information transferred via SWIFT (MT941)	HUF 17 712 / month / account
♦ Turnover information transferred via SWIFT (MT942)	HUF 17 712/ month / account

<ul style="list-style-type: none"> ♦ 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. ♦ 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. 	HUF 2 603 / month
<ul style="list-style-type: none"> ♦ Certificate or copy of SWIFT message with regard to a transfer made more than 6 months ago 	HUF 2 603 or USD 11.45
<ul style="list-style-type: none"> ♦ Certificate or copy of SWIFT message with regard to a transfer made within the past 6 months 	HUF 1 561 or USD 6.24
<ul style="list-style-type: none"> ♦ Copies of SWIFT message 	HUF 1 561 or USD 6.24
<ul style="list-style-type: none"> ♦ Itemised list of commissions and interest charged 	HUF 1 561/pc
<ul style="list-style-type: none"> ♦ Financial execution of housing loan provided by the employer ⁷ 	1.563% / disbursed amount
<ul style="list-style-type: none"> ♦ Fee for electronics message related to Customs duty payment order services²² 	HUF 416
<ul style="list-style-type: none"> ♦ Certificate on the payment of initial capital 	HUF 1040
<ul style="list-style-type: none"> ♦ Other certificates 	HUF 573 / page
<ul style="list-style-type: none"> ♦ Audit confirmation letter 	HUF 17 712 + VAT
<ul style="list-style-type: none"> ♦ Photocopying of company documents for the opening of a corporate bank account 	HUF 0
<ul style="list-style-type: none"> ♦ Bank information with turnover certificate 	HUF 8 203 + VAT
<ul style="list-style-type: none"> ♦ Bank information without turnover certificate 	HUF 4 921 + VAT
<ul style="list-style-type: none"> ♦ Other certificates 	HUF 2 603
<ul style="list-style-type: none"> ♦ Fee for certificate sent by email 	USD 1.55
<ul style="list-style-type: none"> ♦ Fax charges (per page) 	
Budapest, Hungary	USD 1.1 or HUF 229
Within Europe	USD 2.19 or HUF 458
Outside Europe	USD 3.3 or HUF 687
<ul style="list-style-type: none"> ♦ Charge for exchange rate information sent by fax 	HUF 3 124 / month
<ul style="list-style-type: none"> ♦ Administration fee In the event of failure to comply with a data reporting obligation – based on prior agreement with customer – procurement of public data 	HUF 15 628 / document

2.13. CIB Mobilbank

♦ Account monitoring system

Monthly subscription fee – for companies	HUF 155 / month
SMS text messages on debits and credits that have taken place on the account – for companies	HUF 43 /message

♦ Card monitoring system	
Monthly subscription fee – for companies	free of charge
SMS text messages on transactions made with a CIB bank card – for companies	HUF 21 /message *
♦ Fee for modifying settings⁸	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>	

2.14. CIB Margin Account	
<p>The CIB Margin Account is a segregated, restricted-function collateral cash account that may only be kept in HUF, created specifically for the depositing of cash collateral related to the Bank's margin-settlement currency transactions. A precondition for opening a CIB Margin Account is that another (bank) account be held at the Bank.</p>	
♦ Account opening	HUF 0
♦ Opening balance	None
♦ Account-keeping fee	HUF 0
♦ Book transfer from client's own payment account managed by the Bank, to the margin account	HUF 0
♦ Book transfer from the margin account to client's own payment account managed by the Bank	HUF 0
♦ Interest	
Interest on HUF account	Bank account instant-access interest specified in the Interest Rate Notice.
The interest is settled on the basis of the daily closing balance, at the end of the month.	
Interest on unauthorised overdraft, default interest on fees and commissions	In accordance with the Interest Rate Notice.
The interest is settled on the basis of the daily closing balance, at the end of the day.	
♦ Statement	HUF 0
At the intervals valid in respect of the bank account.	
<p>Orders that can be initiated from the CIB Margin Account:</p> <p><input checked="" type="checkbox"/> Intrabank HUF transfer to the Client's current account kept at CIB Bank.</p> <p>Orders that can be initiated to the CIB Margin account:</p> <p><input checked="" type="checkbox"/> HUF intra-bank transfer from Client's current account kept at CIB Bank Zrt, via any CIB banking channel</p> <p><input checked="" type="checkbox"/> Crediting of incoming HUF amount (GIRO, RTGS)</p> <p>The various other payment transactions can be performed from the current account, at the terms and conditions applicable to that account.</p>	

3. DOCUMENTARY SERVICES	
3.1. Collection orders	
♦ FCY bill collection managed without commercial documents - in the case of export or import* collection	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	0.28%, min. USD 42
♦ Release of goods sent to our address or held at our disposal	0.425%, min. USD 42
♦ Safekeeping of an acceptance	0.1%, min. USD 42
♦ Endorsement (avalisation) of an acceptance	0.155% / month, min. USD 107 / month
♦ Delivery of documents without payment	0.155%, min. USD 42
♦ Issuance of payment confirmation	USD 10
♦ Amendment of collection order	USD 42
♦ Administration of payment due dates differing from original order	USD 42
♦ Further processing of unpaid items more than 60 days old (per month)	USD 64
♦ Withdrawal or cancellation of a collection order	USD 80
♦ Consultation fee	USD 42 or HUF 10 710
♦ Fee for document not sent by post, but collected on site	USD 53
<p>In addition to the above commissions, the Bank charges separately for any costs that may arise.</p> <p>In the case of import collection orders, the blocked amount above 100% (in the case of items not requiring conversion, + 0.5%, in the case of items requiring conversion, + 1%, but uniformly a minimum of the HUF equivalent of USD 30) includes the transfer fees that are incurred. In the case of HUF items, the commission determined in HUF is charged, regardless of the currency of the account to which the commission is charged.</p>	
3.2. Documentary credits (letters of credit)	
♦ Preliminary notification	USD 53,55
♦ Handover to another bank for further administration	0.22%, min. USD 53,55
♦ Endorsement (without confirmation)	0.159%, min. USD 53,55
♦ Confirmation for max. 12 months, payable in a lump sum – in addition to the endorsement fee – per month or part thereof	as per individual agreement
♦ Acceptance in the case of deferred payment obligation, for max. 12 months, payable in a lump sum, per month or part thereof	as per individual agreement
♦ Discounting of the face value of a deferred-payment export LC	as per individual agreement
♦ Opening a letter of credit or undertaking another commitment, for max. 12 months, payable in a lump sum	0.128% / month, min. USD 53,55 / month
♦ Opening of a letter of credit without cash collateral	in addition to the above fees, as per individual agreement

♦ Opening a letter of credit or undertaking another commitment, with expedited handling	USD 267 (in addition to the above fees)
♦ In the case of unconventional, excessively detailed orders (charged to the applicant)	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 53
♦ Withdrawal of orders (for issuance, amendment, or payment)	0.1%, min. USD 53
♦ Handling, inspection of documents, or payment without document submission - in the case of export or import* documentary credit	0.21%, min. USD 53
♦ Fee for document not sent by post, but collected on site (except for expedited handling)	USD 53
♦ Endorsement of bill of exchange or other document of title	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 107
♦ Exceeding of the limit of the letter of credit and/or documentary management beyond expiry	USD 160 (in addition to document inspection fee)
♦ Release of goods sent to our address or held at our disposal	0.425%, min. USD 42
♦ Transferring, in part or in full	0.155%, min. USD 53
♦ Assignment	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 53
♦ Management of payment due dates differing from those on the original order	USD 42
♦ Call for urgent response (free on first occasion)	USD 21 / item
♦ Collaboration fee (preparation of draft texts, preliminary document checking, giving expert opinion, consultancy)	USD 53 or HUF 10 710
<p>In addition to the above commissions, the Bank charges separately for any costs that may arise.</p> <p>In the case of import L/Cs, the blocked amount above 100% (in the case of items not requiring conversion, + 2%, in the case of items requiring conversion, + 20%) includes the costs that arise and the risk of possible exchange rate movements.</p> <p>In the case of commitments of over 12 months, the Bank may apply rates differing from the above.</p> <p>In the case of HUF items, the Bank charges the commission determined in HUF, regardless of the currency of the account to which the commission is charged. An expedited handling fee is charged by the Bank for issuance or processing within 24 hours, if the order is received by Documentary Services by 9.00 on the day of administration and all the documents and funds required for execution are simultaneously available, and if the transaction has been approved.</p>	
3.3. Guarantees, sureties, coverage certificates, declarations of intent, commitment letters, stand-by L/Cs	
(In HUF and in FCY)	

♦ Endorsement / registration / authentication	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 10 or HUF 21 420
♦ Cancellation commission	one-off USD 107 or HUF 21 420
♦ Issuance, charged with respect to the entire validity period of the commitment	0.128 / month, min. USD 107 / month or min. HUF 21 420 / month
Without cash collateral	In addition to the above fees, in accordance with agreement
in the case of a commitment of over 12 months	in accordance with individual agreement
♦ Issuance of commitment with expedited handling	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 160 or HUF 32 135
♦ Withdrawal of issuing instruction	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)	0.21% min. USD 107 or min. HUF 21 420
♦ Registration and advising of assignment	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 107 or HUF 21 420
♦ Issuance of other payments subject to conditions <small>the Bank has no longer been offering this service since 08.08.2013</small>	-
♦ Issuance of coverage certificate	0.315% min. USD 107 or min. HUF 21 420 max. USD 2675 or HUF 535 000
♦ Amendment of coverage certificate	one-off USD 80 or HUF 16 065
♦ Declaration of intent, guarantee issuance commitment letter	0.315‰, min. USD 107,11 or min. HUF 21,423 max. USD 267,79 or HUF 535 588
♦ Collaboration fee (preparation of draft texts, preliminary document checking, giving expert opinion, consultancy)	USD 267 or HUF 535 000
<p>In the case of guarantees to be issued in foreign currency, the blocked amount above 100% (in the case of items not requiring conversion, + 2%, in the case of items requiring conversion, + 20%) includes the costs that arise.</p> <p>In the case of commitments of over 12 months, the Bank may apply rates that differ from this. In the case of HUF items, the commission determined in HUF is charged, regardless of the currency of the account to which the commission is charged.</p> <p>An expedited handling fee is charged by the Bank for issuance or processing within 24 hours, if the order is received by Documentary Services by 9.00 on the day of administration and all the documents and funds required for execution are simultaneously available, and if the transaction has been approved.</p>	
3.4. Cheque	
Issuance of checks. The Bank has no longer been providing this service since 01.11.2013.	

♦ Cheques issued by CIB Bank Ltd., per cheque*	
in the case of a paper-based order	0.2%, min. USD 35 + USD 15
in the case of a non paper-based order	0.15%, min. USD 35 + USD 15
♦ Stoppage of cheque payment	USD 10
Cheque collection (minimum 30 Bank Working Days) – presentation for collection. The Bank has no longer been providing this service since 01.11.2013.	
♦ Cheque collection in a currency quoted by CIB Bank Ltd.	
in the case of an amount below USD 200	USD 10
between USD 200 and USD 500	USD 20
in the case of an amount above USD 500	0.3%, min. USD 30
♦ Handling of unpaid cheque	
in the case of an amount below USD 200	USD 10
between USD 200 and USD 500	USD 20
in the case of an amount above USD 500	0.3%, min. USD 30
♦ Cheque collection – presentation for collection/ handling of unpaid cheques in a currency not quoted by CIB Bank Zrt.	0.3%, min. USD 50
Cheque drawn on CIB Bank Ltd.	
approving the amount of the cheque	USD 0
transferring the funds to cover the cheque*	USD 10
<p>In the cheque issuance orders, the blocked amount above 100% (in the case of items not requiring conversion, + 0.3%, in the case of items requiring conversion, + 0.6%, but uniformly a minimum of the HUF equivalent of USD 50) includes the commissions and costs.</p> <p>Execution of a cheque collection order within a minimum of 30 Bank Working Days from the submission of the order by the Client, with the understanding that the Bank accepts no liability for any lengthening of this deadline due to the disbursing bank's procedure related to the execution of the collection order. The benchmark deadlines for execution shall always be interpreted as being in addition to the deadlines specified in the List of Conditions. The Bank is only able to provide the Client with advance information on the deadlines of third-party banks' procedures in respect of which it has information.</p>	

4. CREDIT TERMS

The credit-related fees specified herein are indicative only. The precise fees charged for a specific lending transaction are specified in the credit agreement.

♦ Credit appraisal free	0.5%, min. HUF 50 000 / credit appraisal
♦ Disbursement commission	As per agreement, or in the absence of such: HUF 10 000 / disbursement
♦ Commitment fee	As per agreement
♦ Handling charge / Project assessment fee	As per agreement
♦ Prepayment fee (in the case of voluntary prepayment, before the end of the interest period, in respect of the prepaid amount)	As per the agreement, or in the absence of such: 1% / prepayment
♦ Contract amendment fee	As per agreement, or in the absence of such: 1% / contract
♦ Turnover shortfall commission	As per agreement
♦ Valuation charge	Based on the fees of the valuers specified by the Bank
♦ Title deed request	
Via Takarnet system	HUF 5 000 / lot number or address
At the relevant land office	HUF 8 000 / lot number or address
♦ Outline map	HUF 7 000 / lot number or address
♦ MOKK certificate request	HUF 5 000 / request
♦ Central Credit Information System (CCIS) inquiry initiated by Client	HUF 0
♦ Extension fee	As per agreement, or in the absence of such: 0.5% / extension
♦ Contract conclusion fee	As per agreement
♦ Monitoring	
Monitoring fee (debtor monitoring)	As per agreement, or in the absence of such: HUF 15 000 / quarter
Extraordinary monitoring fee (debtor monitoring)	As per agreement, or in the absence of such: HUF 100 000 / occasion
Monitoring fee for pre-financing of agricultural subsidies	As per agreement, or in the absence of such: HUF 5 000 / month
Monitoring fee for credit secured on public warehouse bonds	As per agreement, or in the absence of such: HUF 20 000 / occasion
♦ Fee for replacement of public warehouse bonds	HUF 20 000 / occasion
♦ Credit commitment letter	As per agreement
♦ Credit interest rate	As per agreement

♦ Default interest (annual)	6% (in addition to the transaction interest rate)								
♦ Unauthorised credit interest									
In the case of HUF accounts	Twice the prevailing MNB base rate								
In the case of FCY accounts	1-week LIBOR + 6% p.a.								
♦ Default interest on fees and commissions									
In the case of HUF accounts	Twice the prevailing MNB base rate								
In the case of FCY accounts	1-week LIBOR + 6% p.a.								
CIB PRIME RATE									
♦ The Bank determines the CIB Prime Rate using the following calculation method:									
<table border="1"> <tr> <td>HUF</td> <td>BUBOR (1 month) + 5.00%</td> </tr> <tr> <td>EUR</td> <td>EURIBOR (1 month) + 7.90%</td> </tr> <tr> <td>CHF</td> <td>LIBOR (1 month) + 8.20%</td> </tr> <tr> <td>USD</td> <td>LIBOR (1 month) + 8.70%</td> </tr> </table>		HUF	BUBOR (1 month) + 5.00%	EUR	EURIBOR (1 month) + 7.90%	CHF	LIBOR (1 month) + 8.20%	USD	LIBOR (1 month) + 8.70%
HUF	BUBOR (1 month) + 5.00%								
EUR	EURIBOR (1 month) + 7.90%								
CHF	LIBOR (1 month) + 8.20%								
USD	LIBOR (1 month) + 8.70%								
♦ The review of the CIB Prime Rate takes place on the first working day of each calendar month on the basis of the mathematical average of the BUBOR/EURIBOR/LIBOR data of the previous calendar month. An immediate review takes place based on the latest BUBOR/EURIBOR/LIBOR values if the change, of any direction, of the latest EURIBOR/LIBOR exceeds 25 basis points relative to the average EURIBOR/LIBOR applied at the time of the last review, or if this same change exceeds 50 basis points in the case of BUBOR. In all cases the Bank rounds the calculated CIB Prime Rate values up or down to the first decimal place.									

5. DEPOSIT CONDITIONS

5.1. General deposit conditions

Publication of interest rates

CIB publishes its instant-access and fixed-deposit interest rates in the Forint and Foreign Currency Interest Rate Notice for Business and Other Organisations and on its website at www.cib.hu.

Cancellation of deposits

a) Cancellation of HUF deposits prior to maturity

- In the case of corporate HUF fixed deposits the Bank terminates the fixed deposit at the time requested by the Customer, and applies the prevailing instant-access interest rate on current accounts as published in the Interest Rate Notice. In the case of fractional periods shorter than one month, the interest on the deposit is 0% starting from the initial, or the rollover, date.
- In the event of premature termination of a CIB Electronic Deposit, the interest on the deposit is 0% starting from the initial, or the rollover, date.

b) Cancellation of a part-amount of a HUF deposit

- In the case of a corporate HUF fixed deposit, the interest amount calculated on the basis of the instant-access interest rate pertaining to HUF bank accounts, valid at the time of cancellation and published in the Interest Rate Notice, is paid on the cancelled part of the deposit.
- In the case of fractional periods shorter than one month, the interest on the deposit is 0% starting from the initial, or the rollover, date.
- The non-cancelled part – provided that the amount thereof is equal to or more than the minimum deposit-fixing amount – continues to earn interest from the last rollover date at unchanged terms, at the interest rate applicable to the given amount and term.
- If the non-cancelled part is less than the minimum deposit-fixing amount, the entire deposit is regarded as having been cancelled, and the Bank proceeds in accordance with point a) above.

The cancellation of a part-amount of a corporate HUF fixed deposit is only possible in person at a branch, or by fax. It is not possible to cancel a part-amount of a CIB Electronic Deposit.

c) Cancellation of FCY deposits prior to maturity

- On the second banking day following receipt of the Customer's written request, the Bank terminates the fixed deposit, and when calculating the interest, applies the instant-access interest rate pertaining to the given currency and valid at the time of the cancellation of the deposit, as published in the Interest Rate Notice. It is not possible to cancel a part-amount of the deposit.

6. HUF AND FCY-BASED BANK CARDS

6.1. Bank card types

Type of bank card	Currency of the Bank Account or Card Coverage Account that serves as coverage for Bank Card Transactions	Type of account that serves as coverage for Bank Card Transactions	Bank card application terms
Visa Compact Business Bank Card	HUF	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.
Visa Business Business Bank Card	HUF, EUR, USD	Bank Account Card Coverage Account	Maintenance of Bank Account at CIB Bank Ltd.

6.2. Bank card use

	Visa Compact Business Bank Card	Visa Business Bank Card (HUF-based)
♦ First year fee per Bank Card^{9, 21}	HUF 4282	HUF 10709
♦ Annual fee per Bank Card starting from the second year⁹	HUF 4282	HUF 10709

Transaction fees and commissions (per Bank Card Transaction)

♦ Purchase*		
in Hungary	HUF 0	HUF 0
Abroad	HUF 0	HUF 0
♦ 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	0.32%, min. HUF 641	0.32%, min. HUF 641
At a third-party financial institution abroad	HUF 2675 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641	HUF 2675 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641

♦ **Cash Withdrawal with a Bank Card from an ATM***

Abroad - CIB Partner Start account package for entrepreneurs	3.749%, min. HUF 1656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641	3.749%, min. HUF 1656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641
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Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants and CIB Partner Maximum account package for entrepreneurs	2.677%, min. HUF 1656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641	2.677%, min. HUF 1656 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.32%, min. HUF 641
♦ Storage fee for unclaimed card¹¹	HUF 299/month	HUF 299/month
♦ Card usage default limits¹²		
Cash Withdrawal with a Bank Card, per day	HUF 250 000	HUF 250 000
Purchase, per day	HUF 500 000	HUF 500 000
♦ Blocking fee	HUF 0	HUF 0
♦ Card replacement fee		
Due to fault of magnetic stripe or chip ¹³	HUF 0	HUF 0
In the case of a Bank Card lost in the post ¹³	HUF 0	HUF 0
In other cases	HUF 1 999	HUF 1 616
Expedited Bank Card replacement abroad	USD 299	USD 299
♦ Bank Card PIN Code replacement fee	HUF 449	HUF 449
♦ Expedited Cash Withdrawal with a Bank Card abroad	USD 199	USD 199
♦ Fee for cancellation of expedited procedure abroad	USD 59	USD 59
♦ CIB Travel Insurance¹⁷	may be requested optionally, HUF 3 480 /year	automatically linked free of charge
♦ CIB Travel Protection Business package for 18-70 year-old Customers²³	may be requested optionally, HUF 4 860 / year	automatically linked free of charge
♦ CIB Travel Protection Business package for 70-75 year-old Customers²³	may be requested optionally, HUF 9 720 / year	

	Visa Business Bank Card (EUR-based)	Visa Business Bank Card (USD-based)
♦ Annual fee per Bank Card for VISA Business Bank Card⁹	EUR 37,48	USD 48,19
♦ Transaction fees and commissions (per Bank Card Transaction)		
♦ Purchase*		
in Hungary	0 EUR	USD 0
Abroad	0 EUR	USD 0
♦ Cash Withdrawal with a Bank Card from a branch cash desk^{10*}		

At a third-party financial institution, in Hungary	0.32%, min. EUR 2,12	0.32%, min. USD 2.66
At a third-party financial institution abroad	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	0.481%, 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 Partner Medium account package for entrepreneurs and CIB Partner account package for freelance accountants	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 Partner Maximum account package for entrepreneurs	0.192%, min. EUR 1,05	0.1912%, min. USD 1.28
Abroad - CIB Partner Start account package for entrepreneurs	3.749%, min. EUR 5,33 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.213%, min. 1,05 EUR	3.749%, min. USD 6,41 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.481%, min. 1,32 USD
Abroad - CIB Partner Medium account package for entrepreneurs, CIB Partner account package for freelance accountants and CIB Partner Maximum account package for entrepreneurs	2.677%, min. EUR 5,33 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.213%, min. 1,05 EUR	2.677%, min. USD 6,41 except in case of EEA countries EUR Cash withdrawal from an ATM: 0.213%, min. 1,32 USD
♦ Storage fee for unclaimed card¹¹	EUR 1.52	USD 2.04 /month
♦ Card usage default limits¹³		
Cash Withdrawal with a Bank Card, per day	EUR 1 000	USD 1 500
Purchase, per day	EUR 2 000	USD 3 000
♦ Blocking fee	0 EUR	USD 0
♦ Card replacement fee		
Due to fault of magnetic stripe or chip ¹³	0 EUR	USD 0
In the case of a Bank Card lost in the post ¹³	0 EUR	USD 0
In other cases	EUR 5.17	USD 6.11
Expedited Bank Card replacement abroad	EUR 229.99	USD 279.99
♦ Bank Card PIN Code replacement fee	EUR 1.44	USD 1.70
♦ Expedited Cash Withdrawal with a Bank Card abroad	EUR 169.99	USD 199.99

♦ Fee for cancellation of expedited procedure abroad	EUR 44.99	USD 55.99
♦ CIB Travel Insurance¹⁷	automatically linked free of charge	automatically linked free of charge
♦ CIB Travel Protection Business package for 18-70 year-old Customers²³	automatically linked free of charge	automatically linked free of charge
♦ CIB Travel Protection Business package for 70-75 year-old Customers²³		

. The CIB Travel Protection Business package service is provided by Aegon Hungary Composite Insurance Closed Company Limited by Shares (in short: Aegon Hungary Closed Company Ltd.).

CIB Bank's ATMs issue a maximum of 20 banknotes per Bank Card Transaction in a maximum value of HUF 200,000, subject to the availability at the given time, in the ATM, of the banknote denominations and number of banknotes concerned. The Bank's ATMs issue HUF 1,000 and HUF 10,000 denominations. The ATMs included in the Bank's following list also issue HUF 20,000 banknotes in addition to HUF 1,000 and HUF 10,000 banknotes, a maximum of 20 banknotes per transaction, in a maximum amount of HUF 400,000 (which is also indicated on a label on the following ATMs): 9021 Győr, Aradi vértanúk útja 10.; 6720 Szeged, Kiss Menyhért u. 1. ; 1043 Budapest, István u. 8.; 1024 Budapest, Petrezselyem u. 2-8.; 2040 Budaörs, Kinizsi út 1-3.; 1033 Budapest, Flórián tér 6-9.- Flórián Üzletközpont; 1117 Budapest, Októberhuszonharmadika utca 6-8. - Allee Skála; 1148 Budapest, Örs vezér tér 24.; 2045 Törökbálint, Bajcsy-Zs. u. 75.; 4025 Debrecen, Piac u. 1-3.; 2100 Gödöllő, Szabadság tér 16-17.; 1027 Budapest, Medve u. 4-14.; 1027 Budapest, Gábor Áron u. 74-78. - Rózsakert Üzletház; 8000 Székesfehérvár, Palotai út 6. - Fehérpalota üzletház; 1024 Budapest, Lövház u. 7-9.; 1036 Budapest, Bécsi út 154. - Eurocenter; 6500 Baja, Déri Frigyes sétány 1-3.; 1064 Budapest, Teréz krt. 21.; 1055 Budapest, Szent István krt. 15.; 1149 Budapest, Bosnyák tér 9.; 1203 Budapest, Kossuth L. u. 21-29.; 1191 Budapest, Vak Bottyán u. 75. A-C – KÖKI; 3525 Miskolc, Déryné u. 11.; 4400 Nyíregyháza, Hősök tere 7; 8000 Székesfehérvár, Távirda u. 2/b; 2120 Dunakeszi, Casalgrande tér 4. .; 1211 Budapest, Kossuth L. u. 82.; 1021 Budapest, Hűvösvölgyi út 138.

CIB Bank's ATMs always issue banknotes with the highest possible denomination available in the ATM.

The interest conditions of the Card Coverage Account – for customers who are not sole traders – are the same as the effective interest conditions of the account management package specified in the Contract specified in the Bank Card Application Form, and in the case of sole traders, with the interest conditions specified in the List of Conditions pertaining to the CIB Sole Trader Card Sub-account offered to sole traders and independent lawyers, the HUF card coverage sub-account linked to the CIB Partner Account, and the FCY card coverage sub-account linked to the CIB Partner Account.

If the currency of the Bank Account or Card Coverage Account providing coverage for the Bank Card Transactions is HUF, then the Bank, in the case of Bank Cards issued by it, shall, with effect from 25 October 2012, limit the daily amount of cash withdrawal transactions made using the Bank Card (Cash Withdrawal with a Bank Card) to HUF 1,000,000 (Card Usage Limit).

If the currency of the Bank Account or Card Coverage Account providing coverage for the Bank Card Transactions is EUR, then the Bank, in the case of Bank Cards issued by it, shall, with effect from 25 October 2012, limit the daily amount of cash withdrawal transactions made using the Bank Card (Cash Withdrawal with a Bank Card) to EUR 3,500 (Card Usage Limit).

If the currency of the Bank Account or Card Coverage Account providing coverage for the Bank Card Transactions is USD, then the Bank, in the case of Bank Cards issued by it, shall, with effect from 25 October 2012, limit the daily amount of cash withdrawal transactions made using the Bank Card (Cash Withdrawal with a Bank Card) to USD 4,500 (Card Usage Limit).

After 25 October 2012, if the amount of the Card Usage Default Limit, having been modified by the Customer, exceeds the amount of the Card Usage Limit defined above, then the Customer may only change the Card Usage Default Limit to an amount that does not exceed the maximum amount of the Card Usage Limit.

6.3. Conversion rules relating to the use abroad of Bank Cards issued by CIB Bank Ltd.

Currency of the Bank Card Transaction	Conversion process
♦ In the case of VISA-type HUF-based Bank Cards	
HUF	No conversion
USD	The Bank converts the USD amount into HUF at the FX sell rate valid on the banking day before of settlement.

EUR	The Bank converts the EUR amount into HUF at the FX sell rate valid on the banking day before of settlement.
Other currency	The amount of the Bank Card Transaction is converted by the VISA card company into EUR at the exchange rate applied by it and valid on the banking day before of the settlement, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.
♦ In the case of Visa-type EUR-based Bank Cards	
HUF	The Bank converts the HUF amount into EUR at the FX buy rate valid on the banking day before of settlement.
USD	The Bank converts the USD amount into HUF at the FX sell rate valid on the banking day before of settlement, then into EUR at the FX buy rate
EUR	No conversion
Other currency	The VISA card company converts the amount of the Transaction to EUR at the exchange rate valid on the banking day before of the settlement, and the corresponding amount is then debited.
♦ In the case of VISA-type USD-based Bank Cards	
HUF	The Bank converts the HUF amount into USD at the FX buy rate valid on the banking day before of settlement.
USD	No conversion
EUR	The Bank converts the EUR amount into HUF at the FX sell rate valid on the banking day before of settlement, then into USD at the FX buy rate
Other currency	The VISA card company converts the amount of the Bank Card Transaction into EUR at the exchange rate applied by it and valid on the banking day before of the settlement, which is converted to HUF by the Bank at the FX sell rate valid on the banking day before of the settlement, and then to USD at the FX buy rate.

7. CARD ACCEPTANCE

For companies and sole traders

7.1. Physical POS terminal

♦ Fees and commissions of the physical POS terminal – in the case of card-acceptor applications submitted to the bank on 18 January 2013 or afterwards	Specified in the card acceptance agreement
♦ Supervision fee – in the case of card-acceptor applications submitted to the Bank by 12 August 2010	HUF 1 490 / month / terminal

♦ Supervision fee – in the case of card-acceptor applications submitted to the Bank between 13 August 2010 and 17 January 2013 – desktop POS terminal	HUF 1 490 / month / terminal
♦ Supervision fee – in the case of card-acceptor applications submitted to the Bank between 13 August 2010 and 17 January 2013 – mobile POS terminal	HUF 4 490 / month / terminal
♦ Transaction commission - in the case of bank cards issued by CIB Bank Zrt. ¹⁴ in the case of card-acceptor applications submitted to the Bank by 17 January 2013	1.7%
♦ Transaction commission - in the case of bank cards issued by a domestic bank¹⁵ - in the case of card-acceptor applications submitted to the Bank by 17 January 2013	2.0%
♦ Transaction commission - in the case of bank cards issued by a foreign bank¹⁶ - in the case of card-acceptor applications submitted to the Bank by 17 January 2013	2.0%
♦ The standard value day for settlement of transactions (t if the Card Issuer is not CIB Bank Zrt.)	At the latest until 12:00 on the working day following the day of the card transaction authorization
♦ Value day for settlement of Bank Card transactions performed with bank cards issued by CIB Bank Ltd.	No later than 12:00 on the working day following the day of the authorised Card Transaction.
7.2. E-Commerce	
♦ Fees and commissions of E-commerce in the case of applications submitted to the bank on 18 January 2013 or afterwards	Specified in the card acceptance agreement
♦ Connection fee¹⁸ in the case of card-acceptor applications submitted to the Bank by 17 January 2013	HUF 30 000
♦ Monthly fee	none
♦ Transaction commission - in the case of bank cards issued by CIB Bank Zrt. ¹⁴ in the case of card-acceptor applications submitted to the Bank by 17 January 2013	1.7%
♦ Transaction commission - in the case of bank cards issued by a domestic bank¹⁵ - in the case of card-acceptor applications submitted to the Bank by 17 January 2013	2.0%
♦ Transaction commission - in the case of bank cards issued by a foreign bank¹⁶ - in the case of card-acceptor applications submitted to the Bank by 17 January 2013	2.0%

<ul style="list-style-type: none"> ♦ The standard value day for settlement of transactions (if the Card Issuer is not CIB Bank Zrt.) 	<p>No later than 12:00 noon on the working day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 00:00 to 18:00 on Banking Day.</p> <p>No later than 12:00 noon on the second Banking Day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 18:00 to 24:00 on a Banking Day or on a Non-Banking Day.</p>
<ul style="list-style-type: none"> ♦ Value day for settlement of Bank Card transactions performed with bank cards issued by CIB Bank Ltd. 	<p>No later than 12:00 noon on the working day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 00:00 to 18:00 on Banking Day.</p> <p>No later than 12:00 noon on the second Banking Day following the date of the authorized Card Transaction in the case of the Card Transaction is authorized from 18:00 to 24:00 on a Banking Day or on a Non-Banking Day.</p>

8. CIB INVESTMENT CUSTOMER ACCOUNT RELATED TO INVESTMENT SERVICES

The fees related to cash accounts associated with CIB Investment Customer Accounts are the same as the payment-transaction fees specified in this List of Conditions. For other fees related to customer accounts please consult the Investment Services List of Conditions.

CIB Bank is a member of the National Deposit Insurance Fund (NDIF), so its deposits are insured under the Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises.

- 1 Charged if an internet-based electronic service is requested under the existing contract for one or more new users or the installation of a new channel is requested in addition to the existing electronic service (e.g. CIB Bank online service is requested in addition to the existing CIB Internet Bank).
- 2 The use of password generators is obligatory! Starting from 08.08.2013 no Token can be requested for use with Internet-based Electronic Services because the current stock has been depleted; the options for Client Password Generating Devices have been limited to and Easy Token
- 3 The use of this service is free of charge; the cash deposit commission indicated in the List of Conditions is charged.
- 4 The statements are prepared and available electronically on a daily basis, but are posted once a month.
- 5 If a transaction takes place on the account on the given day. The Bank sends the bank account statements at the intervals specified in the prevailing statutory provisions on payment services; this frequency may be departed from on the basis of a bilateral agreement.
- 6 The financial execution service associated with the "Non-repayable housing subsidy provided by the employer (within the Cafeteria system)" has been available since 01.09.2014, and the "Non-repayable housing subsidy provided by the employer (outside the Cafeteria system)" has been available since 15.06.2015. Both services are available only if a bilateral agreement is concluded.
- 7 The service has been available since 15.06.2015 and only if a bilateral agreement is concluded.
- 8 Charged if a new card or account monitoring system is requested to be set in an existing mobile bank contract.
- 9 The annual fee for the Bank Cards is charged annually, in the first instance when the Bank Card is activated, or, in the case of an inactive Bank Card, at the end of the month following the issuing of the card. With regard to the date of issue, the Bank's records are definitive. The Client is obliged to ensure that the requisite funds are available on his/her account when payment is due.
- 10 With effect from 15 September 2011, the option of Cash Withdrawal with a Bank Card at the cash desks of CIB Bank's branches has been terminated.

- 11 The fee is charged starting from the second month following the manufacturing of the Bank Card.
- 12 These may be changed at any time via CIB24, CIB Internet Bank, CIB Bank Mobilapplication and on CIB Bank Online or at the customer's written request at a branch.
- 13 Charged only in the case of cards requested after 10 June 2012.
- 14 By card types issued by CIB Bank, we mean the following: MasterCard on-us debit/credit/commercial/Maestro, Visa on-us consumer debit/credit and Visa on-us commercial and VPay.
- 15 By card types issued by a domestic bank, we mean the following: MasterCard domestic debit/credit/commercial/Maestro, Visa domestic consumer debit/credit and Visa domestic commercial and VPay.
- 16 By card types issued by a foreign bank, we mean the following: MasterCard international debit/credit/commercial/Maestro, Visa international consumer debit/credit and Visa international commercial and VPay.
- 17 Counted from the first bank working day following the transaction date From 29th March, 2018, CIB Travel Protection service cannot be applied for. In the case of contracts concluded before 29th March, 2018, the CIB Travel Protection service, which is linked automatically to the VISA Business Card types, and which is linked optionally to VISA Compact Business Bank Card types, will be automatically modified to the CIB Travel Protection Business package service at the annual turnaround of the Bank Card.
- 18 The Bank repays the amount of the connection fee to the card-accepting merchant if the gross turnover from internet card acceptance reaches HUF 1,000,000 (one million) within 1 year from live launch.
- 19 Currently the service is not available via the CIB Bank mobile application and via the CIB Bank Online Channel. After the introduction of the CIB Bank mobile application and CIB Bank Online, the Bank will continuously expand until 31 December 2019 the scope of services that are available via the application. The Bank will notify Clients of the introduction of the new banking service at least 5 days before the date of the introduction in a message sent via an Announcement and the Internet Bank.
- 20 PDF extract with an electronic signature and a time stamp. The fee is applicable to contracts/contract amendments to be concluded after 10 April 2017. Only for customers in possession of a Business Terminal.
- 21 The fee is applicable to bank card contracts to be concluded after 3 October 2017.
- 22 Only charged in case of transfer orders based on a bilateral agreement on the use of Customs duty payment order service. The Customs duty payment order service is available from 3rd January, 2018.
- 23 The CIB Travel Protection Business package service available from 29th March, 2018.
- 24 The following part in parentheses „(in the event of unsuccessful execution)” has been incorrectly published before due to a technical error. Considering that the fee of Submission of a multiple (direct debit) collection order has been charged by the Bank since the 1990s, the technical error is hereby corrected.

25 Fee charged by the Post:

1. Fee for the Cash disbursement order

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

<u>Amount limits</u>	<u>Fee</u>
<u>Up to 20.000 HUF</u>	<u>465 HUF</u>
<u>Up to 40.000 HUF</u>	<u>640 HUF</u>
<u>Up to 60.000 HUF</u>	<u>780 HUF</u>
<u>Up to 100.000 HUF</u>	<u>1015 HUF</u>

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