

**LIST OF CONDITIONS FOR SMALL ENTREPRENEURS
FOR BUSINESSES, OTHER ORGANISATIONS AND SOLE TRADERS**

	CIB Partner account package for freelance accountants
Account management fee (not charged in the month when the bank account agreement is concluded)	HUF 1,249 / month / customer for new small entrepreneur Customers ¹ until the end of the 15th month following account opening: HUF 0 / month / customer
CIB Bank mobile application and CIB Internet Bank CIB Bank Online registration fee - (if requested at the time when the bank account agreement is concluded)	HUF 0
Monthly fee of CIB Bank mobile application	HUF 0
Bank card fee in the first year	Visa Compact Business Bank Card: HUF 0, or Visa Business Bank Card (HUF-based): HUF 0
I. DISCOUNT TRANSACTIONS on electronic channels² (until revoked, but at least until 31 December 2087)	
Discount forint intrabank transfer (ad hoc, post-dated, standing)*	HUF 0 The fee after the discount period: as specified in section III.
Discount intrabank FCY transfer (ad hoc, post-dated)*	HUF 0 The fee after the discount period: as specified in section V.
Discount bank-to-bank forint transfer (ad hoc, post-dated, standing) via GIRO to NAV target account *, ³	HUF 0 The fee after the discount period: as specified in section III.
II. TRANSACTION FEE	
0.3% – except in the case of payment orders classed as cash withdrawals, in which case it is 0.6%, but with an undefined maximum amount HUF ☒	
☒ The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.	
The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.	
III. FORINT TRANSFER WITHIN HUNGARY via electronic channels¹	
Bank-to-bank HUF GIRO transfer (ad hoc, post-dated, standing, multiple)*	0.1%, min. HUF 149
Intrabank HUF transfer (ad hoc, post-dated, standing, multiple)*	0.09%, min. HUF 199
Book transfer between customer's accounts managed by the Bank (ad hoc, standing)	HUF 0
IV. CASH-DESK TRANSACTION COMMISSIONS, BANK CARD USE	
Cash deposit (only banknotes) in HUF to a HUF account, in HUF to an FCY account	0.1%, min. HUF 299
Cash withdrawal in HUF (from HUF account or FCY account)*	0.4%, min. HUF 699

Cash withdrawal in FCY (from HUF account or FCY account)*	1.1%, min. HUF 699
Cash withdrawal with bank card (HUF-based) at an ATM operated by CIB Bank Zrt and at other domestic ATMs*	0.2% + HUF 299
V. FCY AND HUF TRANSFER ABROAD via electronic channels¹	
Intrabank FCY transfer (ad hoc, post-dated)^{4*}	0.09%, min. EUR 4.99
Bank-to-bank FCY transfer, HUF transfer abroad^{4*}	0.2%, min. USD 21.49
SEPA transfer, other EUR transfer within the EEA (Target)^{4*}	0.2%, min. EUR 19.99
VI. CREDITING OF INCOMING FCY ITEMS	
If the charges are borne by the beneficiary, of which incoming SEPA transfer	0.15%, min. USD 6.99 0.15%, min. EUR 5.99
If the charges are borne by the payer	0.15%, min. USD 6.99
If the charges are borne by the payer, and the payer and the beneficiary are the same company	0.15%, min. USD 6.99

¹ According to CIB Bank, new small entrepreneur Customers are individual businesses or business associations with less than HUF 300 million net annual revenue and balance sheet total that did not have a CIB Bank corporate account in the six month period prior to the opening of the account and open a corporate account package listed in this list of conditions.

² Orders submitted via CIB Internet Bank, BT, CIB Business Terminal, CIB Bank mobile application and via CIB Bank Online are considered orders that are submitted via an electronic channel.

³ In the Bank's view, those transfers are considered to be transfers to a NAV target account that are transferred to the bank account numbers listed on the www.nav.gov.hu website in the document entitled "Effective list of NAV tax account numbers and tax types" (hereinafter: List). The Bank updates by 31 January of the year concerned the account numbers included in the List that is published in the year concerned.

⁴ Currently the service is not yet available via the CIB Bank mobile application or 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 2018 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.

The CIB Partner account package for freelance accountants is available only for business and other organisations as well as sole traders that carry on accounting, audit and tax consultancy activities (main activity code pursuant to TEÁOR '08: 6920). If the Customer's scope of activities is modified after the account opening, the Customer will lose its right to the CIB Partner account package for freelance accountants, and the Bank – starting from the 61st day following a prior written notice to the Customer – will be entitled to charge the fees specified in the CIB Partner Medium account package for entrepreneurs.

The extent of any commissions, fees and charges not listed in this List of Conditions, and the other terms applicable to them (e.g. the definition of the Transaction Fee and additional fee amounts), are contained in the list of conditions entitled "Supplementary List of Conditions for Small Entrepreneurs for businesses and other organisations, sole traders and freelance lawyers".