

## LIST OF CONDITIONS FOR SMALL ENTREPRENEURS

FOR BUSINESSES AND OTHER ORGANISATIONS, SOLE TRADERS AND FREELANCE LAWYERS

|   | CIB Partner Start account package for entrepreneurs                             | CIB Partner Medium account package for entrepreneurs                                    | CIB Partner Maximum account package for entrepreneurs |
|---|---|---|---|
| <b>Account management fee</b> (not charged in the month when the bank account agreement is concluded)   | HUF 266 / month / customer  | HUF 2 675 / month / customer  | HUF 5 353 / month / customer                          |
| <b>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)</b> | <b>HUF 0</b>  | <b>HUF 0</b>  | <b>HUF 0</b>  |
| <b>Monthly fee of CIB Bank mobile application</b>   | <b>HUF 0</b>  | <b>HUF 0</b>  | <b>HUF 0</b>  |
| <b>Bank card fee in the first year</b>  | Visa Compact Business Bank Card: HUF 0  | Visa Compact Business Bank Card: HUF 0 or<br>Visa Business Bank Card (HUF-based): HUF 0 |   |
| <b>I. DISCOUNT TRANSACTIONS on electronic and CIB Business Online channels<sup>1</sup> (until revoked, but at least until 31 December 2019)</b>                       |   |   |   |
| <b>Discount forint intrabank transfer</b> (ad hoc, post-dated, standing)*   | <b>HUF 0</b><br>The fee after the discount period: as specified in section III. |   |   |
| <b>Discount intrabank FCY transfer</b> (ad hoc, post-dated)*  | <b>HUF 0</b><br>The fee after the discount period: as specified in section V.   |   |   |
| <b>Discount bank-to-bank forint transfer</b> (ad hoc, post-dated, standing) <b>via GIRO to NAV target account*</b> <sup>2</sup>                                       | <b>HUF 0</b><br>The fee after the discount period: as specified in section III. |   |   |
| <b>II. TRANSACTION FEE</b>  |   |   |   |
| 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 ☒                         |   |   |   |
| ☒ <b>The maximum amount is HUF 6,000 in the case of payment orders classified as cash withdrawals, until revoked or amended.</b>                                      |   |   |   |
| <b>The Transaction Fee is charged for types of transaction that are marked with an asterisk (*), for each such transaction.</b>                                       |   |   |   |
| (Action: HUF 0 until 31st of December 2019 in case of Primary Producers (Small Scale Agricultural Producers) for up HUF 20 000 transaction level.)                    |   |   |   |
| <b>III. FORINT TRANSFER WITHIN HUNGARY via electronic CIB Business Online and CIB TPP channels<sup>1</sup></b>  |   |   |   |
| <b>Bank-to-bank HUF GIRO transfer</b> (ad hoc, post-dated, standing, multiple,)*  | 0.267%, min. HUF 533  | 0.187%, min. HUF 319  | 0.138%, min. HUF 266                                  |
| <b>Intrabank HUF transfer</b> (ad hoc, post-dated, standing, multiple)*   | 0.235%, min. HUF 373  | 0.095%, min. HUF 212  | 0.085%, min. HUF 159                                  |
| <b>Transfer to another account of the Client at CIB</b> (ad hoc, standing)  | HUF 0   | HUF 0   | HUF 0   |
| <b>IV. CASH-DESK TRANSACTION COMMISSIONS, BANK CARD USE</b>   |   |   |   |
| <b>Cash deposit</b> (only banknotes) in HUF to a HUF account, in HUF to an FCY account  | 0.106%, min. HUF 319  | 0.106%, min. HUF 319  | 0.106%, min. HUF 319                                  |
| <b>Cash withdrawal</b> in HUF (from HUF account or FCY account)*  | 0.642%, min. HUF 748  | 0.427%, min. HUF 748  | 0.320%, min. HUF 748                                  |
| <b>Cash withdrawal</b> in FCY (from HUF account or FCY account)*  | 1.178%, min. HUF 748  | 1.178%, min. HUF 748  | 1.071%, min. HUF 748                                  |
| <b>Cash withdrawal with bank card (HUF-based)</b> at an ATM operated by CIB Bank Zrt and at other domestic ATMs*  | 0.481% + HUF 319  | 0.213% + HUF 319  | 0.192% + HUF 319                                      |

| V. FCY AND HUF TRANSFER ABROAD via electronic CIB Business Online channels <sup>1</sup>       |  |  |   |
|---|--|--|---|
| Intrabank FCY transfer (ad hoc, post-dated) <sup>3*</sup>                                     | 0.235%, min. EUR 18,19                         | 0.095%, min. EUR 5,19                          | EUR 5,33                                      |
| Bank-to-bank FCY and HUF transfer abroad <sup>3*</sup>  | 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) <sup>3*</sup>                       | 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, of which incoming SEPA transfer                  | 0.320%, min. USD 7,48<br>0.320%, min. EUR 6,41 | 0.160%, min. USD 7,48<br>0.160%, min. EUR 6,41 | 0.08%, min. USD 7,48<br>0.078%, min. EUR 6,41 |
| If the charges are borne by the payer   | 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 | 0.320%, min. USD 7,48                          | 0.160%, min. USD 7,48                          | 0.08%, min. USD 7,48                          |

<sup>1</sup> 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.

<sup>2</sup> 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](http://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.

<sup>3</sup> In case of using CIB Bank mobile application and CIB bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31 December 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.

#### PACKAGE OF DISCOUNTS CAMPAIGN<sup>4</sup> FOR NEW SMALL ENTREPRENEUR CUSTOMERS<sup>5</sup>

| DISCOUNTED FEES <sup>6</sup>                                     |  | EXTENT OF THE DISCOUNT <sup>7</sup>   |  |   |     |     |     |
|--|--|---|--|---|-----|-----|-----|
|  |  | (no later than the last day of the 15th month following the account opening) <sup>8</sup> |  |   |     |     |     |
|  |  | CIB Partner Start account package for entrepreneurs                                       | CIB Partner Medium account package for entrepreneurs | CIB Partner Maximum account package for entrepreneurs |     |     |     |
| Account management fee   |  | 100%  |  |   |     |     |     |
| 1 OPTION   | Cash withdrawal                                  | At bank cash desk, in HUF, from HUF account*  | /  | 50%   | 50% |     |     |
|  |  | At bank cash desk, in FCY, from HUF account*  |  |   |     |     |     |
|  |  | At an ATM operated by CIB Bank Zrt*   |  |   |     |     |     |
|  | Cash deposit                                     | In HUF to a HUF account, in HUF to an FCY account   |  |   |     |     |     |
|  |  | In foreign currency (banknotes only) to an FCY account of the same currency               |  |   |     |     |     |
|  |  | In foreign currency (banknotes only) to another account                                   |  |   |     |     |     |
|  | HUF transfer via electronic channel <sup>1</sup> | Bank-to-bank HUF transfer via GIRO*   |  |   |     | 50% | 50% |
|  | FCY transfer via electronic channel <sup>1</sup> | Bank-to-bank FCY transfer, HUF transfer abroad*   |  |   |     | 50% | 50% |
| SEPA transfer, other EUR transfer within the EEA (Target)*       |  |   |  |   |     |     |     |
| Required account turnover <sup>9</sup> (credit turnover / month) |  | HUF 40,000 / month  | HUF 400,000 / month                                  | HUF 4,000,000 / month                                 |     |     |     |

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.

<sup>4</sup> Starting date of the campaign: 10 April 2017 Length of the campaign: indefinite. The bank is entitled to modify or terminate the campaign by giving a notice 15 days before such modification or termination. The termination or modification of the campaign does not affect the discounts of Clients that participate in the campaign until the date of the modification or termination, and they continue to exist as per the agreement. The corporate account packages listed in this list of conditions are included in the campaign.

<sup>5</sup> 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 open a corporate account package listed in this list of conditions and conclude an agreement (hereinafter: Agreement) with respect to the discounts and did not have a corporate account with CIB Bank in the six month period before the account was opened.

<sup>6</sup> The Client is also entitled to an account management fee discount and, in the case of the CIB Partner Medium account package for entrepreneurs or the CIB Partner Maximum account package for entrepreneurs, 1 (one) transaction discount can be selected by the client in addition to the account management discount.

<sup>7</sup> The discount is given from the standard fees listed in the effective List of Conditions applicable to the given product and the standard fees specified in the relevant agreement.

<sup>8</sup> Term of the discount: starting from the 2nd working day after the conclusion of the Agreement - if the required account turnover is satisfied - until the last day of the 15th month following that month.

<sup>9</sup> The Bank provides the discounts starting from the date of the review of the monthly turnover if the Client satisfies the account turnover specified in this list of conditions (hereinafter: Required account turnover) at least twice in the 3 calendar months preceding the review of the monthly turnover. Monthly review of account turnover: the Bank checks if the required account turnover is satisfied, monthly between the first banking day of the 7th month following the account opening and the first banking day of the 15th month after that, on the first banking day of each month.

**Required account turnover:** satisfaction of a credit turnover applicable to the account package listed in the table, at least monthly, starting from the first day of the 4th month. The credit turnover includes cash deposits at a branch cash desk to the Client's HUF and FCY payment accounts that participate in the campaign, collection orders as well as bank-to-bank and intrabank HUF and FCY transfers (ad hoc, standing, multiple), except for book transfers between the client's own accounts. The bank's records prevail with respect to determining the credit account turnover.

**Termination of the discounts:** The Bank checks, in the course of the monthly review of account turnover, the account turnover that was agreed to in the Agreement, and is entitled to terminate the discounts associated with the bank account management starting from the date of the monthly review of account turnover if in the 3 calendar months before the date of the monthly review of account turnover the Client does not satisfy the required account turnover at least twice. If during the campaign the Client switches account packages, the discounts will be terminated, therefore from the day on which the account package is switched, the discounts will be discontinued. If the Client, after it indicates its intention to participate in the campaign and signs the Agreement, decides not to participate in the campaign, it may do so by notifying the Bank in writing at any time.

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".