

VALID FROM:
12. AUGUST 2014

**CIB PHARMA & DENTAL ELECTRONIC BUSINESS ACCOUNT keeping package
LIST OF CONDITIONS***

FOR PHARMACIES, DENTISTS OPERATING IN CORPORATE FORM

Sales of this product will be discontinued from 01 January 2013!

Account opening	0
Account keeping fee	6 020 HUF /month/client
DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service	7,46‰ min.697 HUF
CIB 24	5,66‰ min.692 HUF
Via Electronic Service	3,92‰ min. 313 HUF
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	550 HUF /order
♦ Interbank HUF transfer via VIBER	
Paper-based service, via Electronic Service	0,62%, min 17 487 HUF, max.110 100 HUF
♦ 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	4,17‰, min. 275 HUF
By transfer between bank accounts kept by CIB	3,23‰, min. 487 HUF
♦ HUF transfer between bank accounts kept by CIB	
Paper-based service	5,41‰, min. 697 HUF
CIB 24	5,34‰, min. 603 HUF
Via Electronic Service	3,60‰, min. 259 HUF
♦ Transfer between client's own accounts kept at the Bank via any CIB banking channel	0
♦ Group HUF transfer (to be submitted electronically only)	
In case of outgoing transfer (GIRO)	4,08‰, min. 147 HUF
In case of transfer between bank accounts kept by CIB	3,63‰, min. 233 HUF
♦ Recording and modification of HUF standing order	
Paper-based service, CIB 24	550 HUF /order
Via Electronic Service	0
Each execution of a HUF standing order	
Via GIRO	4,20‰, min. 272 HUF
Between bank accounts kept by CIB	3,75‰, min. 363 HUF
Between client's own accounts kept at the Bank	0
♦ Minimum turnover commission	
0	
♦ Bill payment in the "Dijnet" system (domestic HUF transfer) – via the Internet Bank	
Free of commission	
INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER	
♦ International interbank FX transfer, HUF transfer	
Paper-based order, CIB 24	5,23‰, min. 16,10 USD
Via Electronic Service	4,70‰, min. 14,62 USD

♦ FX transfer between bank accounts kept by CIB	
Paper-based service, CIB 24	1.84‰, min. 30,03 USD
Via Electronic Service	114,35 USD
♦ FCY transfer between client's own accounts kept at the Bank	0
♦ Minimum turnover commission on FX accounts	—
♦ SWIFT cost of the transfer (International FX, HUF transfer)	
Paper-based service, CIB 24	5,29 USD /SWIFT message
Via Electronic Service	5,29 USD /SWIFT message
♦ Clarification, modification, withdrawal of the order under processing	1 100 HUF
♦ crediting incoming FX items	
If costs are paid by the beneficiary	0,74‰, min. 5,29 USD, max. 158,55 USD
If costs are paid by the issuer of the order	0,74‰, min. 5,29 USD, max. 158,55 USD
If costs are paid by the issuer of the order and the issuer of the order and the beneficiary are the same business association	0,74‰, min. 5,29 USD, max. 158,55 USD
Crediting FX transfer between bank accounts kept by CIB	0
♦ clarification of an executed, inaccurate order	26,43 USD
♦ Cancelling (requesting return of, that is, recalling) executed orders	26,43 USD
♦ supplementary fee for FX transfer orders received via an electronic channel, requiring manual processing	10,57 USD
♦ minimum turnover commission of FX accounts	0
COMMISSIONS ON TELLER OPERATIONS	
♦ cash in-payment	
In HUF, to HUF account	0.79‰, min. 229 HUF
In HUF, to FX account	1,06‰, min. 288 HUF
In foreign currency (FCY) (only banknotes) in the currency of the FX account	0,32%
In FCY (only banknotes) to other account	0,32%
♦ cash withdrawal	
In HUF, from HUF account	8,81‰, min. 1 598 HUF
In HUF, from FX account	8,79‰, min. 1 179 HUF
In FCY from FX account (kept in the same FX)	1,67% min. 913 HUF
In FCY from other account	1,67% min. 913 HUF
ON-DEMAND INTERESTS	
♦ HUF account	¹ AK (basic interest): the operational on-demand interest announced for the HUF current accounts of resident business associations.
Amount	annual interest
0 - 2 million HUF	AK ¹
For the part over 2 million HUF	75% of BK ²
	² BK: The lowest annual interest of the 1-month Corporate Term HUF Deposit as announced by CIB in the HUF Interest Information leaflet, Napi Gazdaság, Világgazdaság and on the website (www.cib.hu)
♦ FX account	³ announced by CIB in the HUF and Foreign Exchange Interest Information Leaflet, in Napi Gazdaság, Világgazdaság and on its website: www.cib.hu.
changing weekly ³	

* The operational General Terms and Conditions (for business and other associations and sole traders) sets forth the extent of commissions, fees and costs not listed hereunder, as well as other relevant conditions