

VALID FROM:  
**1<sup>ST</sup> SEPTEMBER 2017**  
**CIB PREMIUM ACCOUNT keeping package**  
**LIST OF CONDITIONS\***

BUSINESS AND OTHER ASSOCIATIONS<sup>1</sup>

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

<b>Account opening</b>	0
<b>Minimum debiting transaction turnover</b> <sup>1</sup>	500 million HUF/year
<b>Commission on shortfalls in debiting transaction turnover</b>	
<sup>1</sup> Debiting transaction turnover: the business enterprise's total number of debiting transactions conducted by CIB Bank Zrt., which do not include the transactions related to loans, loan repayments and interest payments, placement of deposits and transfers between own accounts.	
<b>Account keeping fee</b>	HUF 7 136 /month/client
<b>DOMESTIC HUF TRANSFERS</b>	
♦ <b>Interbank HUF transfer via GIRO</b>	
Paper-based service	3,45‰, min. 1032 HUF, max. 173 582 HUF
CIB 24	5,75‰, min. 830 HUF, max. 173 582 HUF
BT, CIB Business Terminal, INBIZ**, Swift MT101**	3,22‰, min. 370 HUF, max. 117 543 HUF
CIB Internet Bank, mobilCIB, CIB Bank mobile application	3,35‰, min. 383 HUF, max. 117 543 HUF
♦ <b>Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders</b>	550 HUF /order
♦ <b>Interbank HUF transfer via VIBER</b>	
Paper-based service, BT, CIB Business Terminal, CIB Internet Bank, INBIZ**	0,61‰, min. 13 160 HUF, max. 110 100 HUF
♦ <b>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</b>	
By transfer via GIRO	2,40 ‰, min. 442 HUF, max. 110 100 HUF
By transfer between bank accounts kept by CIB	2,58 ‰
♦ <b>HUF transfer between bank accounts kept by CIB</b>	
Paper-based service	1,72‰, min. 1 032 HUF, max. 169 437 HUF
CIB 24	5,17‰, min. 830 HUF, max. 169 437 HUF
BT, CIB Business Terminal, INBIZ**	2,41‰
CIB Internet Bank, mobilCIB, CIB Bank mobile application	1,86‰
♦ <b>Transfer between client's own accounts kept at the Bank via any CIB banking channel</b>	0
♦ <b>Group HUF transfer (to be submitted electronically only)</b>	
In case of outgoing transfer (GIRO)	4,20‰, min. 134 HUF
In case of transfer between bank accounts kept by CIB	3,11‰
♦ <b>Recording and modification of HUF standing order</b>	
Paper-based service, CIB 24	550 HUF /order
CIB Internet Bank, CIB Bank mobile application <sup>2</sup>	0
♦ <b>Each execution of a HUF standing order</b>	

Via GIRO	3,98‰, min. 336 HUF, max. 117 543 HUF
Between bank accounts kept by CIB	3,11‰
Between client's own accounts kept at the Bank	0
♦ <b>Minimum turnover commission</b>	34 550 HUF/client/month
♦ <b>Bill payment in the "Dijnet" system (domestic HUF transfer) – via the Internet Bank</b>	Free of commission
** The fee is used in case of new or modified agreement signed from 30. September 2013.	
<b>INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER</b>	
♦ <b>International interbank FX transfer, HUF transfer</b> From 1th November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.	
Paper-based service, CIB 24	3,77‰ min. 42,57 USD, max.781,63 USD
BT , CIB Business Terminal, INBIZ**, Swift MT101**	3,05‰, min. 38,14 USD, max.531,63 USD
CIB Internet Bank, CIB Bank mobile application <sup>2</sup>	2,82‰, min. 38,11 USD, max. 531,63 USD
♦ <b>SEPA transfer, other EUR transfer within EEA (Target)</b> From 1th November 2016 this fee will include the „SWIFT transfer charge" which is cost of using SWIFT FileAct service.	
Paper-based service, CIB 24	3,49‰, min. 42,57 EUR, max.700,64 EUR
BT , CIB Business Terminal, INBIZ**, Swift MT101**	2,16‰, min. 38,14 EUR, max. 476,54 EUR
CIB Internet Bank, CIB Bank mobile application <sup>2</sup>	2‰, min. 38,11 EUR, max. 476,54 EUR
♦ <b>FX transfer between bank accounts kept by CIB</b>	
Paper-based service, CIB 24	4,42‰, min. 30,80 USD, max.776,15 USD
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,55‰
CIB Internet Bank, CIB Bank mobile application <sup>2</sup>	1,03‰
♦ <b>FCY transfer between client's own accounts kept at the Bank</b>	0
♦ <b>Minimum turnover commission on FX accounts</b>	—
♦ <b>Clarification, modification, withdrawal of the order under processing</b>	1 100 HUF
♦ <b>crediting incoming FX items</b>	
If costs are paid by the beneficiary including incoming SEPA credit transfers	0,74‰, min.5,29 USD, max. 150 USD 0,74‰, min. 4,74 EUR, max. 142,08 EUR
If costs are paid by the issuer of the order	0,74‰, min.5,29 USD, max. 150 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. 150 USD
Crediting FX transfer between bank accounts kept by CIB	0
♦ <b>Clarification of an executed, inaccurate order</b>	26,43 USD
♦ <b>Cancelling (requesting return of, that is, recalling) executed orders</b>	26,43 USD
♦ <b>Supplementary fee for FX transfer orders received via an electronic channel, requiring manual processing</b>	10,57 USD
♦ <b>Minimum turnover commission of FX accounts</b>	0
** The fee is used in case of new or modified agreement signed from 30. September 2013.	

<b>COMMISSIONS ON TELLER OPERATIONS</b>	
<b>♦ Cash in-payment</b>	
In HUF, to HUF account	0.79‰, min. 114 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%
<b>♦ Cash withdrawal</b>	
In HUF, from HUF account	9,63‰, min. 1709 HUF
In HUF, from FX account	9,65‰, min. 1054 HUF
In FCY from FX account (kept in the same FX)	1,84%, min. 803 HUF
In FCY from other account	1,84%, min. 796 HUF
<b>ON-DEMAND INTERESTS</b>	
<b>♦ HUF account</b>	AK <sup>1</sup>
<b>♦ FX account</b>	changing weekly <sup>2</sup>

Interests are settled on the basis of the daily closing portfolio, at the end of the month.

<sup>1</sup> AK (basic interest): the operational on-demand interest announced for the HUF current accounts of resident business associations.

<sup>2</sup> announced by CIB in the HUF and Foreign Exchange Interest Information Leaflet and on its website: [www.cib.hu](http://www.cib.hu).

\* 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

<sup>1</sup> CIB Premium Account is not offered for lawyer's offices.

<sup>2</sup> Service is not yet available in CIB Bank mobile application. After the launch of CIB Bank mobile application the Bank will continuously introduce new services in the application till 31 December 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.