

VALID FROM:
4TH AUGUST, 2018

**CIB PREMIUM ACCOUNT keeping package
LIST OF CONDITIONS***

BUSINESS AND OTHER ASSOCIATIONS¹

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

Account opening	0
Minimum debiting transaction turnover ¹	500 million HUF/year
Commission on shortfalls in debiting transaction turnover	
¹ 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.	
Account keeping fee	HUF 7 136 /month/client
DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service, Electronic Signature Pad	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, CIB Bank mobile application, CIB Bank Online	3,35‰, min. 383 HUF, max. 117 543 HUF
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	550 HUF /order
♦ Interbank HUF transfer via VIBER	
Paper-based service, BT, CIB Business Terminal, CIB Internet Bank, INBIZ**	0,61%, min. 13 160 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	2,40 ‰, min. 442 HUF, max. 110 100 HUF
By transfer between bank accounts kept by CIB	2,58 ‰
♦ HUF transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad	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, CIB Bank mobile application, CIB Bank Online	1,86‰
♦ 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)	4,20‰, min. 134 HUF
In case of transfer between bank accounts kept by CIB	3,11‰
♦ Recording and modification of HUF standing order	
Paper-based service, Electronic Signature Pad, CIB 24	550 HUF /order
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ²	0

♦ Each execution of a HUF standing order	
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
♦ Minimum turnover commission	34 550 HUF/client/month
♦ Bill payment in the "Dijnet" system (domestic HUF transfer) – via the Internet Bank	Free of commission
** The fee is used in case of new or modified agreement signed from 30. September 2013.	
INTERNATIONAL FOREIGN EXCHANGE (FX), HUF TRANSFER	
♦ International interbank FX transfer, HUF transfer From 1st November 2016 this fee will include the "SWIFT transfer charge" which is cost of using SWIFT system.	
Paper-based service, Electronic Signature Pad, 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, CIB Bank Online ²	2,82‰, min. 38,11 USD, max. 531,63 USD
♦ SEPA transfer, other EUR transfer within EEA (Target) From 1st November 2016 this fee will include the „SWIFT transfer charge" which is cost of using SWIFT FileAct service.	
Paper-based service, Electronic Signature Pad, 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, CIB Bank Online ²	2‰, min. 38,11 EUR, max. 476,54 EUR
♦ FX transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad, 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, CIB Bank Online ²	1,03‰
♦ FCY transfer between client's own accounts kept at the Bank	0
♦ Minimum turnover commission on FX accounts	—
♦ Clarification, modification, withdrawal of the order under processing	1 100 HUF
♦ crediting incoming FX items	
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
♦ 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

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COMMISSIONS ON TELLER OPERATIONS

♦ Cash in-payment

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%

♦ Cash withdrawal

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

ON-DEMAND INTERESTS

♦ HUF account	AK ¹
♦ FX account	changing weekly ²

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

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

² announced by CIB in the HUF and Foreign Exchange Interest Information Leaflet and on its website: 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

¹ CIB Premium Account is not offered for lawyer's offices.

² 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 2018. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.