

VALID FROM:  
1<sup>ST</sup> AUGUST 2020

**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 7643 / month / client
<b>DOMESTIC HUF TRANSFERS</b>	
♦ <b>Interbank HUF transfer via GIRO</b>	
Paper-based service, Electronic Signature Pad	5,44 ‰, min. 1186 HUF, max. 199 664 HUF
CIB 24	9,09 ‰ min. 953 HUF, max. 199 664 HUF
BT, CIB Business Terminal, INBIZ**, Swift MT101**	5,08 ‰ min. 425 HUF, max. 135 204 HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	5,29 ‰ min. 440 HUF, max. 135 204 HUF
CIB Business Online	5,29 ‰ min. 440 HUF, max. 135 204 HUF
CIB TPP channel	5,29 ‰ min. 440 HUF, max. 135 204 HUF
♦ <b>Bank-to-bank HUF instant transfer via GIRO</b>	
BT, CIB Business Terminal, INBIZ**	5,08 ‰ min. 425 HUF, max. 135 204 HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	5,29 ‰ min. 440 HUF, max. 135 204 HUF
CIB Business Online	5,29 ‰ min. 440 HUF, max. 135 204 HUF
CIB TPP channel	5,29 ‰ min. 440 HUF, max. 135 204 HUF
♦ <b>Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders</b>	589 HUF /order
♦ <b>Interbank HUF transfer via VIBER</b>	
Paper-based service, BT, CIB Business Terminal, INBIZ** CIB Business Online	0,64 ‰ min. 13 528 HUF, max. 117 936 HUF
CIB TPP channel	0,64 ‰ min. 13 528 HUF, max. 117 936 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	2,57 ‰, min. 472 HUF, max. 117 936 HUF

By transfer between bank accounts kept by CIB	2,75 ‰
<b>♦ HUF transfer between bank accounts kept by CIB</b>	
Paper-based service, Electronic Signature Pad	2,04 ‰ min. 1105 HUF, max. 181 496 HUF
CIB 24	6,15 ‰ min. 888 HUF max. 181 496 HUF
BT, CIB Business Terminal, INBIZ**	2,87 ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	2,20 ‰
CIB Business Online	2,87 ‰
CIB TPP channel	2,20 ‰
<b>♦ Intra-bank HUF instant transfer</b>	
BT, CIB Business Terminal, INBIZ**	2,87 ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	2,20 ‰
CIB Business Online	2,87 ‰
CIB TPP channel	2,20 ‰
<b>♦ Transfer between client's own accounts kept at the Bank via any CIB banking channel</b>	0
<b>♦ Group HUF transfer</b> (may only be given via electronic channels: Business Terminal, INBIZ**, CIB Business Online)	
In case of outgoing transfer (GIRO)	4,99 ‰, min. 307HUF
In case of transfer between bank accounts kept by CIB	3,33 ‰
<b>♦ Recording and modification of HUF standing order</b>	
Paper-based service, Electronic Signature Pad, CIB 24	589 HUF /order
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>2</sup> CIB Business Online	0
CIB TPP channel	0
<b>♦ Each execution of a HUF standing order</b>	
Via GIRO	4,25 ‰, min. 359 HUF, max. 125 908 HUF
Between bank accounts kept by CIB	3,33 ‰
Between client's own accounts kept at the Bank	0
<b>♦ Minimum turnover commission</b>	37 009 HUF / client / month
<b>♦ Bill payment in the "Dijnet" system (domestic HUF transfer) – via the Internet Bank, CIB Bank mobile application, CIB Bank Online</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, Electronic Signature Pad, CIB 24	4,74 ‰, min. 50,73 USD, max. 837,25 USD
BT, CIB Business Terminal, INBIZ**, Swift MT101**	3,83 ‰, min. 45,46 USD, max. 569,46 USD
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	3,54 ‰, min. 45,42 USD, max. 569,46 USD
CIB Business Online	3,83 ‰, min. 45,46 USD, max. 569,46 USD
CIB TPP channel	3,54‰, min. 45,42 USD, max. 569,46 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.	
SEPA transfer within the EEA (except domestic) and other EUR transfer within the EEA (Target)	
Paper-based service, Electronic Signature Pad	5,44 ‰, min. 1186 HUF, max. 199 664 HUF
CIB 24	9,09 ‰ min. 953 HUF, max. 199 664 HUF
BT, CIB Business Terminal, INBIZ**, Swift MT101**	5,08 ‰ min. 425 HUF, max. 135 204 HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	5,29 ‰ min. 440 HUF, max. 135 204 HUF
CIB Business Online	5,29 ‰ min. 440 HUF, max. 135 204 HUF
CIB TPP channel	5,29 ‰ min. 440 HUF, max. 135 204 HUF
Non EEA and domestic SEPA transfer and other domestic EUR transfer (Target)	
Paper-based service, Electronic Signature Pad, CIB 24	4,76 ‰, min. 45 EUR, max. 750,50 EUR
BT, CIB Business Terminal, INBIZ**, Swift MT101**	2,61 ‰, min. 40 EUR, max. 510,45 EUR
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	2,41 ‰, min. 40 EUR, max. 510,45 EUR
CIB Business Online	2,61 ‰, min. 40 EUR, max. 510,45 EUR
CIB TPP channel	2,41 ‰, min. 40 EUR, max. 510,45 EUR
<b>♦ FX transfer between bank accounts kept by CIB</b>	
Paper-based service, Electronic Signature Pad, CIB 24	5,25 ‰, min. 37,63 USD, max. 831,38 USD
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,65 ‰
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	1,09 ‰

CIB Business Online	1,65 ‰
<i>CIB TPP channel</i>	1,09 ‰
♦ <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>	HUF 589/ order
♦ <b>crediting incoming FX items</b>	
If costs are paid by the beneficiary including incoming SEPA credit transfers	0,79 ‰, min. 5,66 USD, max. 160,67 USD 0,79 ‰, min. 5,06 EUR, max. 152,18 EUR
If costs are paid by the issuer of the order	0,79 ‰, min. 5,66 USD, max. 160,67 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*	0,79 ‰, min. 5,66 USD, max. 160,67 USD
Crediting FX transfer between bank accounts kept by CIB	0
♦ <b>Clarification of an executed, inaccurate order</b>	28,31 USD
♦ <b>Cancelling (requesting return of, that is, recalling) executed orders</b>	HUF 589/ order
♦ <b>Supplementary fee for FX transfer orders received via an electronic channel, requiring manual processing</b>	11,31 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	0,93 ‰, min. 300 HUF
In HUF, to FX account	1,25 ‰, min. 342 HUF
In foreign currency (FCY) (only banknotes) in the currency of the FX account	0,36 ‰
In FCY (only banknotes) to other account	0,36 ‰
♦ <b>Cash withdrawal</b>	
In HUF, from HUF account	11,47 ‰, min. 2 123 HUF
In HUF, from FX account	11,49 ‰, min. 1 255 HUF
In FCY from FX account (kept in the same FX)	2,18 ‰, min. 955 HUF
In FCY from other account	2,18 ‰, min. 948 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

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

After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31<sup>st</sup> December, 2020. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.