

VALID FROM:
1ST DECEMBER, 2018

(CONTAINS THE MODIFICATIONS THAT TAKE EFFECT ON 1ST OCTOBER, 2018.)

CIB PREMIUM ACCOUNT PLUS keeping package
LIST OF CONDITIONS*

BUSINESS AND OTHER ASSOCIATIONS

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 7435 / month / client
Lawyer's escrow account	
Account opening fee	0 HUF
Account management fee	229 HUF / account / month
♦ Transaction Fee	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 ☒

☒ **the maximum amount is HUF 6,000 until withdrawal or amendment except in the case of Transactions:**

Cash disbursement order, Cash Withdrawal, Coin deposit and withdrawal (HUF only), Cash Withdrawal with a Bank Card from a branch cash desk, Cash Withdrawal with a Bank Card from an ATM, Cash Withdrawal with a Credit Card (from cash desk or ATM).

The Transaction Fee is charged on transaction types per transactions marked with an asterisk (*).

DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO*	
Paper-based service, Electronic Signature Pad	2,65 ‰, min. 615 HUF, max.184 573 HUF
CIB 24	2,05 ‰, min. 491 HUF,max. 184 573 HUF
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,37 ‰, min. 185 HUF,max. 122 852 HUF
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	1,37 ‰, min. 185 HUF, max. 122 852 HUF
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	573 HUF / order
♦ Interbank HUF transfer via VIBER*	
Paper-based service, BT, CIB Business Terminal, INBIZ**,	0,55%, min. 11 465 HUF, max. 114 655 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	0,88 ‰, min.114 HUF, max. 114 655 HUF
By transfer between bank accounts kept by CIB	0

♦ HUF transfer between bank accounts kept by CIB*	
Paper-based service, Electronic Signature Pad	1,25 ‰, min. 600 HUF, max. 180 008 HUF
CIB 24	0,78 ‰, min. 480 HUF max. 180 008 HUF
BT, CIB Business Terminal, INBIZ**,	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0
♦ 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)	1,13 ‰, min. 36 HUF
In case of transfer between bank accounts kept by CIB	0
♦ Recording and modification of HUF standing order	
Paper-based service, Electronic Signature Pad, CIB 24	573 HUF /order
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ³	0
Each execution of a HUF standing order*	
Via GIRO	0,90 ‰, min. 121 HUF, max. 122 852 HUF
Between bank accounts kept by CIB	0
Between client's own accounts kept at the Bank	0
♦ Minimum turnover commission	36 001HUF / 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 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	3,30 ‰, min. 27,54 USD, max. 831,55 USD
BT , CIB Business Terminal, INBIZ**, Swift MT101**	2,07 ‰, min. 27,54 USD,max. 556,20 USD
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ³	2,07 ‰, min. 27,54 USD, max. 556,20 USD
♦ SEPA transfer, other EUR transfer within EEA (Target)* From 1th 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	3,05 ‰, min. 24,68 EUR, max. 740,44 EUR
BT, CIB Business Terminal, INBIZ**, Swift MT101**	1,46 ‰, min. 24,68 EUR, max. 498,57 EUR
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ³	1,46 ‰, min. 24,68 EUR, max. 498,57 EUR
♦ FX transfer between bank accounts kept by CIB*	
Paper-based service, Electronic Signature Pad, CIB 24	1,16 ‰, min. 22,02 USD, max. 826,04 USD
BT, CIB Business Terminal, INBIZ**, Swift MT101**	0
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ³	0
♦ 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	1146 HUF
♦ crediting incoming FX items	
If costs are paid by the beneficiary including incoming SEPA credit transfers	0,77 ‰, min. 5,51 USD, max. 165,20 USD 0,77‰, min. 4,93 EUR, max. 148,04 EUR
If costs are paid by the issuer of the order	0,77 ‰, min. 5,51 USD, max. 165,20 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*	0,77 ‰, min. 5,51 USD, max. 165,20 USD
Crediting FX transfer between bank accounts kept by CIB	0
♦ Clarification of an executed, inaccurate order	27,54 USD
♦ Cancelling (requesting return of, that is, recalling) executed orders	27,54 USD
♦ Supplementary fee for FX transfer orders received via an electronic channel, requiring manual processing	11,01 USD
♦ Minimum turnover commission of FX accounts	0
** The fee is used in case of new or modified agreement signed from 30. September 2013.	
COMMISSIONS ON TELLER OPERATIONS	
♦ Cash in-payment	
In HUF, to HUF account	0,82 ‰, min. 118 HUF
In HUF, to FX account	1,10 ‰, min. 300 HUF
In foreign currency (FCY) (only banknotes) in the currency of the FX account	0,33 ‰
In FCY (only banknotes) to other account	0,33 ‰
♦ Cash withdrawal*	
In HUF, from HUF account	3,02 ‰, min. 420 HUF
In HUF, from FX account	3,02 ‰, min. 420 HUF
In FCY from FX account (kept in the same FX)	1,21 ‰, min. 480 HUF
In FCY from other account	1,21 ‰, min. 480 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.

³ 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 31st December, 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message

* 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.