

VALID FROM:
1 NOVEMBER 2016

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

BUSINESS AND OTHER ASSOCIATIONS

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

Account opening	0
Account keeping fee	HUF 7 756 /month/client
DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service	3,60‰, min. 827 HUF
CIB 24	4,19‰, min. 729 HUF
Via Electronic Service	3,87‰, min 397 HUF
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	550 HUF /order
♦ interbank HUF transfer via VIBER	0,62%, min. 12 775 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	3,58‰, min. 434 HUF
by transfer between bank accounts kept by CIB	2,77‰, min. 515 HUF
♦ HUF transfer between bank accounts kept by CIB	
Paper-based service	2,74‰, min. 827 HUF
CIB 24	1,72‰, min. 729 HUF
Via Electronic Service	3,27‰, min. 397 HUF
♦ Transfer between client’s own accounts kept at the Bank via any CIB banking channel	0
♦ Recording and modification of HUF standing order	
registration, modification	
Paper-based service, CIB 24	550 HUF /order
Via Electronic Service ³	0
Each execution of a HUF standing order	
via GIRO	4,20 ‰, min. 223 HUF
between bank accounts kept by CIB	3,96‰, min. 284 HUF
Between client’s own accounts kept at the Bank	0
♦ minimum turnover commission	0
♦ Bill payment in the “Díjnet” system (domestic HUF transfer) – via the Internet Bank	Free of commission
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, CIB 24	3,27‰, min. 44,5 USD
Via Electronic Service ³	3,48‰, min. 21,99 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, CIB 24	3,27‰, min. 39,89 EUR
Via Electronic Service ³	3,48‰, min. 19,71 EUR
♦ FX transfer between bank accounts kept by CIB	
Paper-based service, CIB 24	1,60‰, min. 20,10 USD
Via Electronic Service ³	114,35 USD
♦ 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	0,74‰, min. 5,29 USD, max. 158,55 USD
including incoming SEPA credit transfers	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. 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	8,75‰, min. 1269 HUF
in HUF, from FX account	8,79‰, min. 1273 HUF
in FCY from FX account (kept in the same FX)	1,67%, min. 685 HUF
in FCY from other account	1,67%, min. 913 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 bank 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 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 30 June 2017. 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