

VALID FROM:
1ST SEPTEMBER, 2018
(CONTAINS THE MODIFICATIONS THAT TAKE EFFECT ON 4TH AUGUST, 2018.)
**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 8081 / month / client
DOMESTIC HUF TRANSFERS	
♦ Interbank HUF transfer via GIRO	
Paper-based service, Electronic Signature Pad	4,87 ‰, min. 861 HUF
CIB 24	5,28 ‰, min. 759 HUF
Via Electronic Service	4,87 ‰, min 413 HUF
♦ Cancellation (including recall)/modification of Bank-to-bank GIRO forint transfer orders	
	573 HUF /order
♦ interbank HUF transfer via VIBER	
	0,64 ‰, min. 13 311 HUF, max. 114 724 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	3,73 ‰, min. 452 HUF
by transfer between bank accounts kept by CIB	2,88 ‰, min. 536 HUF
♦ HUF transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad	4,02 ‰, min. 861 HUF
CIB 24	2,54 ‰, min. 759 HUF
Via Electronic Service	4,83 ‰, min. 413 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, Electronic Signature Pad, CIB 24	573 HUF /order
Via Electronic Service ³	0
Each execution of a HUF standing order	
via GIRO	4,37 ‰, min. 232 HUF
between bank accounts kept by CIB	4,12 ‰, min. 295 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, Electronic Signature Pad, CIB 24	4,42 ‰, min. 46,36 USD
Via Electronic Service ³	5,11 ‰, min.22,91 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	4,08 ‰, min. 41,56 EUR
Via Electronic Service ³	3,62 ‰, min. 20,53 EUR
♦ FX transfer between bank accounts kept by CIB	
Paper-based service, Electronic Signature Pad, CIB 24	1,77 ‰, min. 20,94 USD
Via Electronic Service ³	119,15 USD
♦ FCY transfer between client's own accounts kept at the Bank	
	0
♦ Minimum turnover commission on FX accounts	
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♦ Clarification, modification, withdrawal of the order under processing	
	1146 HUF
♦ crediting incoming FX items	
if costs are paid by the beneficiary	0,77 ‰, min. 5,51 USD, max. 165,20 USD
including incoming SEPA credit transfers	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
COMMISSIONS ON TELLER OPERATIONS	
♦ cash in-payment	
in HUF, to HUF account	0,82 ‰, min. 238 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	10,03 ‰, min. 1322 HUF
in HUF, from FX account	10,07 ‰, min. 1326 HUF
in FCY from FX account (kept in the same FX)	1,91 ‰, min. 713 HUF
in FCY from other account	1,91 ‰, min. 951 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 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.

* 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.