

LIST OF CONDITIONS

for CIB Alap Accounts of private individuals

KL-529
Effective as from 15th December 2019.



Terms applicable to the basic services

	HUF ACCOUNT
Monthly account management fee	HUF 1090
Minimum deposit for account opening	none
Account opening fee	HUF 0
Account closing fee	HUF 0

Forint-based debit bankcards	
Annual fee for primary card	CIB Visa Inspire Electronic Bankcard: HUF 0

FORINT TRANSACTIONS	
Bank-to-bank GIRO transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0.475%, max. HUF 47 614 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.175%, max. HUF 41 674 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
CIB TPP channel	0.475%, max. HUF 47 614 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.175%, max. HUF 41 674

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	(Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
CIB24	0.509%, max. HUF 45 449 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.209%, max. HUF 39 509 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
Paper-based service ¹⁷ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.576%, max HUF 45 449 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.276%, max HUF 39 509 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
Intrabank transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0.463%, max. HUF 46 453 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
CIB TPP channel	0.463%, max. HUF 46 453 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
CIB24	0.498%, max. HUF 44 341 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
Paper-based service ¹⁷ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.564%, max.HUF 44 341 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
Transfer between the Client's own accounts kept at CIB Bank	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	0.166%, max. HUF 6 429

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Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.232%, max. HUF 6 429 Promotion: In the case of Magnifica customers HUF 0 until 31.12.2019)
Execution of a standing order via the GIRO system	0.443%, max. HUF 6 651 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0.143%, max. HUF 711 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
Execution of an intrabank standing order	0.443%, max. HUF 6 651 Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
Fee charged in the case of fulfilment of a direct debit	HUF 0
Submission of a HUF collection order based on a letter of authorisation for crediting to a bank account kept at CIB	HUF 0
Registration of an incoming collection order based on an authorisation letter	HUF 0
The first 2 HUF cash withdrawals of a given calendar month from any domestic ATM, the combined amount of which does not exceed HUF 150,000 ¹	HUF 0
The first HUF cash withdrawal of a given calendar month from the cash desk of a bank branch, up to a limit of HUF 50,000 ³	HUF 0
Cash deposit at a bank branch	HUF 0

ELECTRONIC SERVICES

CIB Internet based Electronic Services (CIB Internet Bank)

- Registration fee	HUF 0
Fees for password generator	

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- Token usage fee	HUF 56 / month / user
- Easy Token usage fee (<i>Sales of this product will be discontinued from 02.15.2019</i>)	HUF 56 / month / user
- CIB Hard Token usage fee	HUF 299 / month / user
- CIB mobilToken usage fee	HUF 56 / month / user
- CIB Hard Token request fee	HUF 0 / user

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CIB Internet-based Electronic Services (CIB Bank mobile application)	
- Registration fee	HUF 0
- Monthly fee	HUF 0
CIB Internet based Electronic Services (CIB Bank Online)	
Registration fee	HUF 0
Monthly fee	HUF 0

Terms applicable to the non-basic services

	HUF ACCOUNT
On-demand interest	Annual interest: 0.01% AER: 0.01%
Unauthorised overdraft interest	27.99%
Date of crediting interest on account	per calendar month, on the last bank working day
Date of debiting unauthorised overdraft interest	The last bank working day of every month
Regular monthly bank statement via CIB Internet Bank, CIB Bank mobil application^{12, 14}	HUF 0
First paper statement each month, sent by post	HUF 0
Fee for issuing additional bank statements or certificates at the Client's request	HUF 1 129 HUF 2 258
Relating to the past 6 months / month	
Relating to more than 6 months previously / month	

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Fee for a change of account signatory	HUF 565
Registration of a beneficiary in the case of death	HUF 1 694
Fee for a change of account package ^{15,20}	HUF 1 129
Bank-switch fee ¹⁶	HUF 990 (in case of contracts signed on or after 01.01.2017.)

Fee applicable in the case of breach of contract	
Penalty fee for breach of contract	HUF 4 500

Forint-based debit bankcards	
Annual fee for primary card	In the case of bank cards of another type than CIB Visa Inspire Electronic bank cards, the effective fees of the <i>Bank Card List of Conditions for Private Individuals</i> apply.
Annual fee for supplementary card	The effective fees of the <i>Bank Card List of Conditions for Private Individuals</i> apply.

FORINT TRANSACTIONS	
Bank-to-bank RTGS (VIBER) transfer	1% min. HUF 13 265, max. HUF 119 684
Fee for the modification or cancellation of a standing order	HUF 300 /transaction
Conditional transfer ²	
mobile-phone prepaid card top-up	HUF 0
Dijnet bill payment – Internet Bank	HUF 0
Notification of limit breach	HUF 113 /transaction
Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order	HUF 0 / transaction

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Bank-to-bank order	HUF 0 / transaction
Deposit fixing or termination, increasing or reducing the amount of deposited capital on the rollover date	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁴	HUF 0
CIB24	HUF 0
Paper-based service, with the order submitted via a Magnifica Banker	HUF 0
Termination of a fixed-term deposit on a day other than the rollover date	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁴	HUF 0
CIB24	HUF 150 /transaction
Paper-based service, with the order submitted via a Magnifica Banker	HUF 300 /transaction
Cash deposit at a bank branch	
- fee the processing of coins if more than 50 coins are deposited ³	3.39%
Deposit with a postal cash transfer order, postal installed voucher, postal subsequent setup, postal resettling	150 Ft + 0.39% / transaction
With respect to the part exceeding HUF 50,000 of the first HUF cash withdrawal of a given calendar month from the cash desk of a bank branch / Additional HUF cash withdrawals in a given calendar month from the cash desk of a bank branch ³	1.372%, min. HUF 1 266, max. HUF 126 690
- fee for coin processing if more than 50 coins are withdrawn ³	3.39%
Fee for failing to make a cash-desk withdrawal after giving advance notice, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without giving advance notice ³	HUF 11 500 / occasion
Postal payment order ¹¹ (The Bank does not offer this service as a paper-based service after 01.03.2012)	HUF 590 / order

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Submission of an official transfer order or a collection order formerly with the purpose code “2” (submission of a HUF collection order), on the grounds of Foreclosure, for crediting to a bank account kept at CIB	HUF 1 470
Registration of an incoming official transfer order and transfer ruling or a collection order, formerly with the purpose code “2”, on the grounds of Foreclosure	HUF 1 470
Correspondence fee	HUF 565

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FOREIGN CURRENCY ACCOUNT	
On-demand interest	Annual interest: 0.01% AER: 0.01%
Unauthorised overdraft interest	1 week LIBOR + 6.00%
Date of crediting interest on FCY account	per calendar month, on the last bank working day
Date of debiting unauthorised overdraft interest	The last bank working day of the calendar month
Minimum deposit for account opening	None
Monthly account management fee	HUF 331
Account opening and closing fee	HUF 0
Regular monthly statement ¹³	HUF 0
Statement upon special request, certificate Relating to the past 6 months / month Relating to more than 6 months previously / month	USD 5.65 USD 11.29

FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD⁴ (initiated from HUF or FCY accounts)	
Bank-to-bank transfer ^{5, 6}	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁴	0.508%, min. USD 19,68, max. USD 565,36
CIB TPP channel	0.508%, min. USD 19,68, max. USD 565,36
CIB24	0.647%, min. USD 18,78, max. USD 549,45
Paper-based service ¹⁷ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.647%, min. USD 18,78, max. USD 558,58
Expedition fee for execution with a T-day value date in the case of EUR, USD, GBP and CAD	USD 33.87

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SEPA and other transfer in EUR in the EEA Region (except domestic transfer)⁵	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁸	0.475%, max. HUF 47 614 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
CIB TPP channel	0.475%, max. HUF 47 614 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
CIB24	0.509%, max HUF 45 449 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.576%, max HUF 45 449 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20 000 until 31.12.2019)
Domestic SEPA and other transfer in EUR in outside the EEA Region ⁵	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online¹⁸	0.495%, min. EUR 17,18, max. EUR 493,34
CIB TPP channel	0.495%, min. EUR 17,18, max. EUR 493,34
CIB24	0.63%, min. EUR 16,40, max. EUR 479,46
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.63%, min. EUR 16,40, max. EUR 487,42
Expedition fee for execution with a T-day value date in EUR in the EEA Region	EUR 30,35
Intrabank transfer ^{5,6}	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online¹⁴	USD 17,4
CIB TPP channel	USD 17,4
CIB24	0.323%, min. USD 12,78, max. USD 236,36
Paper-based service ¹⁷ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.323%, min. USD 12,78, max. USD 240,26

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Transfer between the Client's own accounts kept at CIB Bank	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	USD 6,09
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	USD 6,09 (Promotion: In the case of Magnifica customers USD 0 until 31.12.2019)
Surcharge for foreign currency transfers (including between the Client's own accounts) that require manual processing	USD 2.26
HUF transfer abroad	
	0.23% min. HUF 8 811, max. HUF 119 684
Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order	HUF 0 / transaction
Bank-to-bank order	HUF 0 / transaction
Deposit fixing or termination, increasing or reducing the amount of deposited capital on the roll over date	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁴	HUF 0
CIB24	HUF 0
Paper-based service, with the order submitted via a Magnifica Banker	HUF 0
Termination of a fixed-term deposit on a day other than the rollover date	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁴	HUF 0
CIB24	HUF 150 /transaction
Paper-based service, with the order submitted via a Magnifica Banker	HUF 300 /transaction
Cash deposit of foreign currency to a HUF or FCY account (CIB Bank Zrt. only accepts banknotes)	HUF 0
Fee for the depositing of damaged foreign currency banknotes	11.29% of the deposited amount

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Cash withdrawal in foreign currency to the debit of HUF or FX account ³	1.372%, min. HUF 1 266, max. HUF 126 690
Cash withdrawal in HUF to the debit of FX account ³	1.372%, min. HUF 1 266, max. HUF 126 690
Issuance of a foreign-currency cheque <i>The Bank has discontinued this service as of 16 December 2013.</i>	USD 14.64 + bank-to-bank transfer charges
Foreign currency cheque collection (min. 30 banking days ¹⁰) <i>The Bank has discontinued this service as of 16 December 2013.</i>	0.34% min. USD 35 max. USD 124.2 + third-party bank charges and DHL charges
Unpaid cheque	USD 5.65
Cover transfer of cheque drawn on CIB Bank	USD 11.29
Blocking of a cheque	USD 11.29

ELECTRONIC SERVICES

CIB Internet based Electronic Services (CIB Internet Bank)	
Subscription fee for security SMS text messages (notification of logins and blocking)	HUF 56 / month / user
Fees for password generator	
One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable) ¹⁹	In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services.
One-off fee for Easy Token replacement (if the Token is lost or becomes unusable or unreliable) (<i>Sales of this product will be discontinued from 02.15.2019</i>) ¹⁹	In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services.
One-off fee for CIB Hard Token replacement (if the Token is lost or becomes unusable or unreliable)	HUF 2 823
One-off fee for CIB mobilToken replacement (re-registration)	HUF 0
CIB Mobilbank ⁷	

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Security text messages on transactions performed with a CIB bank card (card monitoring service)	HUF 62 /month /phone number
Text messages about debits and credits on the bank account (account-monitoring service)	HUF 368/month /phone number
SMS fee ⁸	HUF 37 /message

OPTIONAL ADDITIONAL SERVICES	
	HUF ACCOUNT
Monthly premium for CIB Accident Guard Package (available for individuals between the ages of 18 – 65)	HUF 600 Promotion: For applications between 02. 01. 2019 and 31.12. 2019, monthly premium is HUF 0 for 1 full month following the month of the application
Monthly premium for CIB Accident Guard Plus Package (available for individuals between the ages of 18 – 65)	HUF 1 150 Promotion: For applications between 02. 01. 2019 and 31.12. 2019, monthly premium is HUF 0 for 1 full month following the month of the application
Monthly premium for CIB Accident Guard Family Package (available for principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65)	HUF 1 200 Promotion: For applications between 02. 01. 2019 and 31.12. 2019, monthly premium is HUF 0 for 1 full month following the month of the application
Monthly premium for CIB Accident Guard Family Plus Package (available for principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65)	HUF 2 300 Promotion: For applications between 02. 01. 2019 and 31.12. 2019, monthly premium is HUF 0 for 1 full month following the month of the application
Monthly premium for HUF 1,000,000 accident insurance policy providing cover for accidental death (available between 18 and 65 years of age)	HUF 139
Monthly premium for HUF 1,000,000 life insurance policy providing cover for death by any cause (available between 18 and 65 years of age)	HUF 399 Not available after 08.08.2013.
Monthly premium for HUF 8,000,000 accident insurance policy providing cover for accidental death (available between 18 and 65 years of age)	HUF 999 Not available after 08.08.2013.

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Monthly premium for HUF 8,000,000 life insurance policy providing cover for death by any cause (available up to 65 years of age)	HUF 2 499 Not available after 08.08.2013.	
OPTIONAL ADDITIONAL SERVICES		
	HUF ACCOUNT	
	Contract concluded before 1st.June 2019.	Contract concluded after 1st.June 2019.
Monthly premium for CIB Health Guard, Standard Basic Package (available at an age 6 month - 69 years)	HUF 2 500 / month / insured	<u>HUF 3 500 / month / insured</u>
Monthly premium for CIB Health Guard, Optimum Basic Package (available at an age 18 – 69 years)	HUF 5 500 / month / insured	<u>HUF 7 500 / month / insured</u>
Monthly premium for CIB Health Guard, Premium Basic Package (available at an age 18 – 69 years)	HUF 11 500 / month / insured	<u>HUF 14 500 / month / insured</u>
Monthly premium for Hope Plus Silver Additional Insurance Package (available at an age 18 - 65 years, only attached to a Basic Package)	HUF 2 800 / month / insured	
Monthly premium for Hope Plus Gold Additional Insurance Package (available at an age 18 – 65 years, only attached to a Basic Package)	HUF 8 500 / month / insured	

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	HUF CARD COVERAGE ACCOUNT ⁵	FCY CARD COVERAGE ACCOUNT ⁵	CIB UNSECURED LOAN TECHNICAL ACCOUNT ⁹ (Sales of this product will be discontinued from 01 September 2017)
On-demand interest	Annual interest: 0.01%	Annual interest: 0.01%	Not available
	AER: 0.01%	AER: 0.01%	Not available
Unauthorised overdraft interest	27.99%	1 week LIBOR + 6.00%	27.99%
Date of debiting unauthorised overdraft interest	The last bank working day of the calendar month		
Minimum deposit for account opening	None		
Monthly account management fee	HUF 0		
Account opening and closing fee	Not available	Not available	HUF 0
Regular monthly statement¹² via CIB Internet Bank, CIB Bank mobile application¹⁴, CIB Bank Online¹⁴	HUF 0	Not available	HUF 0
Regular monthly statement	Not available	HUF 0	Not available
First monthly paper statement of each month	HUF 0	Not available	HUF 0 (only at the Client's request)
Fee for issuing additional bank statements or certificates at the Client's request Relating to the past 6 months / month Relating to more than 6 months previously / month	Not available	Not available	HUF 1 129 HUF 2 258
Transfer between the Client's own accounts kept at CIB Bank			
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0	HUF 0	HUF 0
CIB TPP channel	HUF 0	HUF 0	HUF 0
CIB24	HUF 116	USD 5.80	HUF 0

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Paper-based service, on Electronic Signature Pad	0.174%, min. HUF 232, max. HUF 8 117	0.174% min. USD 11.59 max. USD 33,67	HUF 0
Cash deposit at a bank branch -fee the processing of coins if more than 50 coins are deposited ³	HUF 0 3.39%	Not available	HUF 0 3.39%
Deposit with a postal cash transfer order	HUF 113 + 0.39%/transaction	Not available	Not available
Cash deposit of foreign currency to a HUF or FCY account (only banknotes are accepted)	Not available	HUF 0	Not available
Cash withdrawal from cash desk in a bank branch ³ - fee for coin processing if more than 50 coins are withdrawn ³	Not available	Not available	1.098% min. HUF 965 max. HUF 115 372 3.39%
Fee for failing to make a cash-desk withdrawal after giving advance notice, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without giving advance notice ³	Not available	Not available	HUF 11,291 / occasion
Correspondence fee	Not available	Not available	HUF 565
CIB Internet based Electronic Services CIB Internet Bank – Compulsory Supplementary Service			
Fees for password generator			
- Token usage fee	Not available	Not available	HUF 56 / month / user
- Easy Token usage fee (<i>Sales of this product will be discontinued from 02. 15.2019</i>)	Not available	Not available	HUF 56 / month / user
- CIB Hard Token usage fee	Not available	Not available	HUF 299 / month / user
- CIB mobilToken usage fee	Not available	Not available	HUF 56 / month / user
- CIB Hard Token request fee	Not available	Not available	HUF 1 499 / user
- One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable) ¹⁹	Not available	Not available	In case of a replacement request, the token available in CIB Bank Mobile Application

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			or the CIB Hard Token are available for further use of the Electronic Services.
- One-off fee for Easy Token replacement (if the Token is lost or becomes unusable or unreliable) <i>(Sales of this product will be discontinued from 02. 15.2019)¹⁹</i>	Not available	Not available	In case of a replacement request, the token available in CIB Bank Mobile Application or the CIB Hard Token are available for further use of the Electronic Services.
- One-off fee for CIB Hard Token replacement (if the Token is lost or becomes unusable or unreliable)	Not available	Not available	HUF 2 823
- One-off fee for CIB mobilToken replacement (re-registration)	Not available	Not available	HUF 0

CIB Internet-based Electronic Services (CIB Bank mobile application)			
Registration fee	HUF 0	HUF 0	HUF 0
Monthly fee	HUF 0	HUF 0	HUF 0
CIB Internet based Electronic Services (CIB Bank Online)			
Registration fee	HUF 0	HUF 0	HUF 0
Monthly fee	HUF 0	HUF 0	HUF 0
CIB Mobilbank⁷			
- Text messages about debits and credits on the bank account (account-monitoring service)	Not available	Not available	HUF 368 /month /phone number
- Text message fee ⁸	Not available	Not available	HUF 37 /message

CIB Bank is a member of the National Deposit Insurance Fund (NDIF), so its deposits are insured under the Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises.

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Termination of the bank account: In the event of termination of the Bank Account Agreement, the cash withdrawal, bank-to-bank transfer, intrabank transfer or book transfer between the Client's own accounts of an amount less than HUF 1,200 – or the equivalent in foreign currency determined based on the valid mid-rate quoted by the Bank on the day of execution by the Bank of the payment order to this effect – is free of charge.

- ¹ If a declaration is submitted indicating a payment account to serve for the free cash withdrawals, the two-times-two free cash withdrawals available based on the declaration and on the basic service shall not be aggregated; in this case, the number and the amount limit of HUF cash withdrawals provided free of charge from domestic ATMs as part of the basic service will be unchanged.
- ² Products: Telekom DOMINO prepaid card, vendor: Magyar Telekom Plc.; Praktikum prepaid card, vendor: Telenor Hungary Ltd.; Vodafone VitaMAX prepaid card, vendor: Vodafone Hungary. The pay-as-you-go mobile phone top-up service is available via the CIB24, CIB Internet Bank, CIB Bank mobile application and CIB Bank Online services.
- ³ The Bank assumes no obligation to execute large cash withdrawals at a time that has not been agreed in advance. Notice of withdrawals of large amounts of cash must be given to the Bank in advance, either verbally (by telephone, CIB24/in person) or in writing as follows:

Giving advance notice of the withdrawal of large sums of cash:

Deadline for giving notice		Daily amount of cash withdrawal		
		HUF	EUR, USD	Other
1 bank working day before the withdrawal	Monday-Thursday up to 15:00	1,000,000 – 10,000,000	1,000 – 5,000	Up to the equivalent of USD 5,000
2 bank working days before the withdrawal	Friday up to 14:00	Over 10,000,000	Over 5,000	Over the equivalent of USD 5,000

Giving advance notice of a cash withdrawal or cash deposit of more than 50 coins:

- Advance notice of cash withdrawals or cash deposit of up to HUF 500 000 must be given 2 working days before the withdrawal or deposit.
- Notice of cash withdrawals or cash deposit of over HUF 500 000 must be given 3 working days before the withdrawal or deposit, by 15:00 from Monday to Thursday and by 14:00 on Friday, and a list of denominations must be provided.

- ⁴ In addition to the commission payable on foreign currency transactions involving the Client's Bank Account, any out-of-pocket expenses (e.g. postal charges, DHL courier charges, etc.) related to the executed transactions, as well as any justified fees and commissions incurred due to the involvement of an intermediary bank or banks may – as chosen by the Parties – be charged either to the Client or to the Originator of the foreign currency transaction. (These include, in the case of outgoing foreign-currency payments to destination countries that use the IBAN international bank account number format, the fee charged by the foreign bank if the beneficiary's IBAN-format account number was indicated erroneously on, or omitted from, the payment order.) In case of transfers outside the EEA, if the Client agrees to pay all the fees and charges associated with the transfer, the Client must ensure that sufficient funds are available on the designated account to cover such costs. The precise amounts of the fees and charges differ from bank to bank. Upon fulfilment, the HUF value of the foreign currency transfer fees and costs (e.g. SWIFT), as well as any justified fees and commission incurred due to the involvement of an intermediary bank/banks, financial or other institutions (e.g. surcharge of manual processed transfers), are charged to the Client as and when they arise. These costs can arise in both outbound and inbound foreign currency transfers and can therefore be debited. Transfer orders submitted on a transfer order form are accepted by CIB Bank only on a special foreign currency transfer order form.
- ⁵ CIB Bank's sell/buy foreign exchange rate valid on the date of debiting the account is applied to calculate the amount of orders submitted in a currency different from that of the account debited.

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- ⁶ In the case of foreign exchange transfer orders with a beneficiary who keeps their account with a financial service provider established outside the EEA, if the account holder doesn't agree to pay the foreign bank charges, the transferred amount could be credited to the bank account of the beneficiary reduced by any arising intermediary bank charges, which differ from bank to bank.
- ⁷ In case of the account monitoring service, the bank sends an SMS text message on transactions above HUF 500, in the case of the card monitoring service the bank sends an SMS text message on all transactions. Clients can modify this limit via CIB24, CIB Internet Bank or in a branch of the Bank. Monthly fees are first charged on the day that the service is requested, and on the corresponding day of every consecutive month thereafter.
- ⁸ The SMS fee is charged on the basis of the SMS text messages sent by the bank. The SMS fee is charged as an aggregated monthly fee, starting from the day on which the service is requested.
- ⁹ The CIB Unsecured Loans TECHNICAL Account, which serves for making repayments on the CIB Personal Loan and the CIB Debt Consolidation Loan, is a restricted-purpose payment account on which only Transactions specified in this List of Conditions may be executed, and in relation to which only the supplementary services specified in this List of Conditions may be requested. A CIB Unsecured Loans TECHNICAL Account may be opened in the case of an application for a CIB Debt Consolidation Loan, and, in the case of a CIB Personal Loan applied for by 3 November 2014, for the purpose of disbursement and repayment; indeed, in these cases, the opening of such an account is compulsory. The fee for opening and maintaining a CIB Unsecured Loans TECHNICAL Account is HUF 0. The related account statements are made available by the Bank to the Client via the CIB Internet Bank. A Debit Card may not be requested to go with the CIB Unsecured Loans TECHNICAL Account.
- ¹⁰ The execution of cheque collection orders takes a minimum of 30 bank working days from submission of the order by the Client. The Bank excludes its liability for any lengthening of this deadline due to the paying bank's procedure related to execution of the collection order. The deadlines applicable to execution should in every case be interpreted as being over and above the deadlines specified in this List of Conditions. The Bank is only able to inform the Client in advance about those procedural deadlines at third-party banks in respect of which it has information.
- ¹¹ Besides the commission related to the given transaction, the Principal's bank account is debited with the costs and commissions lawfully charged by Magyar Posta Zrt. that arise in connection with the executed transaction, and which are debited at the time they arise. An exception is Magyar Posta's fee charged for each money order, which is debited from the forint account at the same time as the transfer, and the payment-order's postal production fee, which is charged to the forint account at the start of the month following the month of performance together with the account management fee.
- ¹² Fee applicable in the case of an agreement concluded after 8 August 2013 with regard to the sending or making available of the monthly statement via an Electronic Service, with the proviso that in every case the first paper-based monthly statement for the given month is free of charge.
- ¹³ The first paper bank statement for each month is always free of charge.
- ¹⁴ Service is not yet available in CIB Bank mobile application, CIB Bank Online. After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the application and CIB Bank Online till 31 December 2019. The Bank will inform customers 5 days before introduction of new services in the application and CIB Bank Online by notice and Internet Bank message.
- ¹⁵ If a Client decides to change their existing bank account to the CIB Classic Private Account – with the "JZH nullás" monthly account management fee discount – having concluded a mortgage loan contract on or after 21 March 2016, then the change of account will be free of charge.
- ¹⁶ The bank-switch fee is debited during the bank switching process regulated by Government Regulation 263/2016. (VIII. 31.), if the affected current account – regulated by this list of conditions – will be closed in the process. The bank-switch fee is a fee incurred in connection with the bank switching process when the Bank acts as the old payment service provider and it has to be payed in addition to the account closing fee in case of contracts signed on or after 01.01.2017.
- ¹⁷ With CIB 5, 10 'Minősített Fogyasztóbarát' Home Loan [Customer-friendly Home Loan], the transaction fee of Bank-to-bank GIRO transfers and Intrabank transfers (transferring the loan to the seller or to the lender bank in case of refinancing) is HUF 0 in case of 'Induló költségek nélkül igényelhető ingatlanfedezetes kölcsönök 2.'

LIST OF CONDITIONS**for CIB Alap Accounts
of private individuals**

KL-529

Effective as from 15th December 2019.

promotion [‘Mortgage-backed Loans with no starting fees 2’ promotion].

In the case of CIB Babaváró loan, the GIRO interbank transfer linked to the loan, and the in-bank transfer fee (the fee for transferring the loan to the Bank providing the refinanced loan in connection with the loan refinance) shall in all cases be HUF 0.

- ¹⁸ 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 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
- ¹⁹ The sale of the asset has been terminated by the Bank and cannot be replaced by the same instrument.
- ²⁰ If a Client decides to change their existing bank account to the CIB Classic Private Account – with the “BAB nullás” monthly account management fee discount – having concluded a CIB ‘Babaváró’ Loan contract on or after 1 July 2019, then the change of account will be free of charge.