

	CIB Átálános Account <i>(Sales of this product will be discontinued from 1 January 2018)</i>
Instant access interest rate	Annual interest rate: 0.01% AER: 0.01%
Unauthorised overdraft interest rate	27.99%
Crediting of interest on HUF account	per calendar month, on the last bank working day
Debiting of unauthorised overdraft interest	in every calendar month, on the last bank working day
Account-opening minimum amount	none
Monthly account management fee	HUF 1 264
Account opening fee	HUF 0
Account closing fee	HUF 0
Bank-switch fee ¹⁵	HUF 990 (in case of contracts signed on or after 01.01.2017.)
Regular monthly bank account statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online^{11,13}	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	
Relating to the past 6 months / month	HUF 1,129
Relating to more than 6 months previously / month	HUF 2,258
Fee for a change of account package^{14, 19}	HUF 1,129
Fee for a change of account signatory	HUF 565
Specification of beneficiary in the event of death	HUF 1,694

FORINT TRANSACTIONS	
CIB Átálános Account <i>(Sales of this product will be discontinued from 1 January 2018)</i>	
Bank-to-bank GIRO transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹³	0.316% max. HUF 6 334 (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: 0,016% max. HUF 394 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB TPP channel	0.316% max. HUF 6 334 (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: 0,016% max. HUF 394 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB24	0.496%, min. HUF 376, max. HUF 43 224 In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:
	0,226%, min. HUF 376, max. HUF 37 284
In paper format ¹⁶ , through a Magnifica Banker, on Electronic Signature Pad	0.971%, min. HUF 597, max. HUF 43 224 In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:
	0,701%, min. HUF 597, max. HUF 37 284

Intra-bank transfer	
CIB Internet Bank, CIB Bank mobile application ¹³ , CIB Bank Online ¹³	0.316% max. HUF 6 334 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB TPP channel	0.316% max. HUF 6 334 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB24	0.486%, min. HUF 364, max. HUF 42 168
In paper format ¹⁶ , through a Magnifica Banker, on Electronic Signature Pad	0.602%, min. HUF 507, max. HUF 42168
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	HUF 119
In paper format, through a Magnifica Banker, on Electronic Signature Pad	HUF 119 + 0.115%, min. HUF 297, max. HUF 5 959
Interbank transfer via RTGS system	1%, min. HUF 13,265, max. HUF 119,684
Fulfilment of standing order via GIRO	0.316% max. HUF 6 334 (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: 0,016% max. HUF 394 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
Fulfilment of standing book transfer order within the Bank	HUF 0 + 0.316% max. HUF 6 334 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
Fee for the modification or cancellation of a standing order	HUF 0

Fee charged in the case of fulfilment of a direct debit	HUF 0 + 0.308% max. HUF 6 162 /transaction
Conditional transfer¹	
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 / order
Bank-to-bank order	HUF 0 / order
FORINT TRANSACTIONS	
	CIB Átalános Account <i>(Sales of this product will be discontinued from 1 January 2018)</i>
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 ¹³	HUF 0
CIB24	HUF 0
In paper format, through 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 ¹³	HUF 0
CIB24	HUF 113 /transaction
In paper format, through a Magnifica Banker	HUF 282 /transaction
Cash deposit at a branch	HUF 0
- fee for coin processing if more than 50 coins are deposited ²	3.39%
Deposit with a postal cash transfer order, postal installed voucher, postal subsequent setup, postal resettling	HUF 113 + 0.39%/transaction
Cash withdrawal from cash desk in a bank branch ²	1.128%, min. HUF 992, max. HUF 118 602
- fee for coin processing if more than 50 coins are withdrawn ²	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 notice²	HUF 11,291 / occasion

Postal payment order¹⁰ (The Bank does not offer this service as a paper-based service after 01.03.2012)	HUF 590/order
Submission of a collection order based on a letter of authorisation, 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 collection order based on an authorisation letter, 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
CIB FOREIGN CURRENCY ACCOUNT	
On-demand interest	Annual interest: 0.01%
	AER: 0.01%
Interest on unauthorised credit	1-week LIBOR + 6.00%
Date of crediting interest on FCY account	per calendar month, on the last bank working day
Debiting of interest on unauthorised credit	The last working day of the calendar month
Account-opening minimum amount	None
Monthly account management fee	HUF 331
Account opening and closing fee	HUF 0
Regular monthly statement¹²	HUF 0
Statement upon special request, certificate Relating to the past 6 months / month	USD 5.65
Relating to more than 6 months previously / month	USD 11.29

FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFER ABROAD³ (from a HUF or FCY account)	
	CIB Általános Account <i>(Sales of this product will be discontinued from 1 January 2018)</i>
Bank-to-bank transfer ^{4.5}	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹³	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
In paper format ¹⁶ , through a Magnifica Banker, on Electronic Signature Pad	0.647%, min. USD 18,78, max. USD 558,58
Expedite surcharge for same-day execution in the case of EUR, USD, GBP and CAD	USD 33.87
SEPA and other transfer in EUR in the EEA Region (except domestic transfer)⁴	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁷	0.316% max. HUF 6 334 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB TPP channel	0.316% max. HUF 6 334 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB24	0.496%, min. HUF 376, max. HUF 43 224
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.971%, min. HUF 597, max. HUF 43 224
Domestic SEPA and other transfer in EUR in outside the EEA Region⁴	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁷	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
Intra-bank transfer ^{4,5}	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹³	USD 17,4
CIB TPP channel	USD 17,4
CIB24	0.323%, min. USD 12,78, max. USD 236,36
In paper format ¹⁶ , through a Magnifica Banker, on Electronic Signature Pad	0.323%, min. USD 12,78, max. USD 240,26
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
In paper format, through a Magnifica Banker, on Electronic Signature Pad	USD 6,09

FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFER ABROAD³ (from a HUF or FCY account)	
	CIB Átlatános Account <i>(Sales of this product will be discontinued from 1 January 2018)</i>
Supplementary fee for FCY transfer or FCY book-transfer orders requiring 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 Bank-to-bank order	HUF 0 / transaction HUF 0 / transaction
Deposit fixing or termination, increasing or reducing the amount of deposited capital	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹³	HUF 0
CIB24	HUF 0
In paper format, through 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 ¹³	HUF 0
CIB24	HUF 113 /transaction
In paper format, through a Magnifica Banker	HUF 282 /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
Foreign-currency cash withdrawal from a HUF or FCY account²	1.128%, min. 992 Ft, max. 118 602 Ft
Forint cash withdrawal from an FCY account ²	1.128%, min. 992 Ft, max. 118 602 Ft
Issuing of FCY cheque <i>The Bank has not provided the service since 16 December 2013.</i>	USD 14.64 + bank-to-bank transfer charges
Collection of FCY cheque (min. 30 Bank Working days⁹) <i>The Bank has not provided the service since 16.12.2013.</i>	0.34% min. USD 35 max. USD 124.2 + third-party bank charges and DHL charges

Unpaid cheque	USD 5.65
Transfer/crediting of the amount of a cheque drawn on CIB Bank	USD 11.29
Blocking of a cheque	USD 11.29
ELECTRONIC SERVICES	
	CIB Általános Account <i>(Sales of this product will be discontinued from 1 January 2018)</i>
CIB Internet-based Electronic Services (CIB Internet Bank)	
- Registration fee	HUF 0
- Subscription fee for security SMS text messages (notification of logins and blocking)	HUF 0
Fees for password generators	
-Token usage fee	HUF 0 / month / user
- Easy Token usage fee <i>(Sales of this product will be discontinued from 15 February 2019)</i>	HUF 0 / month / user
- CIB HardToken usage fee	HUF 299 / month / user
- CIB mobilToken usage fee	HUF 0 / month / user
- CIB Hard Token request fee	HUF 1499 / user
- One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable) ¹⁸	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 technically unusable or unreliable) <i>(Sales of this product will be discontinued from 15 February 2019)</i> ¹⁸	. 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 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
CIB Mobilbank ⁶	
- Security text messages on transactions performed with a CIB bank card (card monitoring service)	HUF 62 /month /phone number
- Text messages on debits and credits on your bank account (account-monitoring service)	HUF 368 /month /phone number
- SMS fee ⁷	HUF 37 /message

OPTIONAL ADDITIONAL SERVICES			
	HUF CARD COVERAGE ACCOUNT ⁴	FCY CARD COVERAGE ACCOUNT ⁴	CIB UNSECURED LOAN TECHNICAL ACCOUNT ⁸ (Sales of this product will be discontinued from 01 September 2017)
	CIB Átalános Account (Sales of this product will be discontinued from 1 January 2018)		
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	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		

or registered partners between the ages of 18 and 65)	
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 The sale of this product ceased with effect from 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 The sale of this product ceased with effect from 08.08.2013.
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 The sale of this product ceased with effect from 08.08.2013.
OPTIONAL ADDITIONAL SERVICES	
	CIB Átalános Account <i>(Sales of this product will be discontinued from 1 January 2018)</i>
Monthly premium for CIB Health Guard, Standard Basic Package (available at an age 6 month - 69 years)	HUF 2,500 / month / insured <i>(Contract concluded before 1st.June 2019.)</i>
	<i>HUF 3 500 / month / insured</i> <i>(Contract concluded after 1st.June 2019.)</i>
Monthly premium for CIB Health Guard, Optimum Basic Package (available at an age 18 – 69 years)	HUF 5,500 / month / insured <i>(Contract concluded before 1st.June 2019.)</i>
	<i>HUF 7 500 / month / insured</i> <i>(Contract concluded after 1st.June 2019.)</i>
Monthly premium for CIB Health Guard, Premium Basic Package (available at an age 18 – 69 years)	HUF 11,500 / month / insured <i>(Contract concluded before 1st.June 2019.)</i>
	<i>HUF 14 500 / month / insured</i> <i>(Contract concluded after 1st.June 2019.)</i>

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		
	HUF CARD COVERAGE ACCOUNT⁴	FCY CARD COVERAGE ACCOUNT⁴	CIB UNSECURED LOAN TECHNICAL ACCOUNT⁸ <i>(Sales of this product will be discontinued from 01 September 2017)</i>
On-demand interest	Annual interest: 0.01%	Annual interest: 0.01%	Annual interest: 0.00%
	AER: 0.01%	AER: 0.01%	AER: 0.00%
Interest on unauthorised credit	27.99%	1-week LIBOR + 6.00%	27.99%
Debiting of interest on unauthorised credit	The last bank working day of the calendar month		
Account-opening minimum amount	none		
Monthly account management fee	HUF 0		
Account opening and closing fee	HUF 0	HUF 0	HUF 0
Regular monthly statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online^{11,13}	HUF 0	HUF 0	HUF 0
Regular monthly statement	HUF 0	HUF 0	Not available
First monthly paper statement of each month	HUF 0	HUF 0	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	HUF 1,129 HUF 2,258	USD 5.65 USD 11.29	HUF 1,129 HUF 2,258
	HUF CARD COVERAGE ACCOUNT⁴	FCY CARD COVERAGE ACCOUNT⁴	CIB UNSECURED LOAN TECHNICAL ACCOUNT⁸ <i>(Sales of this product will be discontinued from 01 September 2017)</i>
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
In paper format, in the case of the Magnifica Banker, 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 branch	HUF 0	HUF 0	HUF 0
- fee for coin processing if more than 50 coins are deposited ²	3.39%	3.39%	3.39%
Deposit through a postal cash-transfer order	HUF 113 + 0.39%/transaction	Not available	Not available
Foreign-currency cash deposit to a HUF or FCY account (CIB only accepts bank notes)	HUF 0	HUF 0	Not available
Cash withdrawal from cash desk in a bank branch ²	Not available	Not available	1.098%, min. HUF 965, max. HUF 115 372 3.39%
- fee for coin processing if more than 50 coins are withdrawn ²			
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 notice²	Not available	Not available	HUF 11,291 / occasion
Correspondence fee	HUF 565	HUF 565	HUF 565

	HUF CARD COVERAGE ACCOUNT ⁴	FCY CARD COVERAGE ACCOUNT ⁴	CIB UNSECURED LOAN TECHNICAL ACCOUNT ⁸ (Sales of this product will be discontinued from 01 September 2017)
CIB Internet based Electronic Services			
CIB Internet-based Electronic Services (CIB Internet Bank)			CIB Internet Bank – Compulsory Supplementary Service
- Registration fee	The CIB Internet-based Electronic Service is available for a card coverage account, and the Bank does not charge any fee for this service in relation to the card coverage account.		HUF 0
- Subscription fee for security SMS text messages (notification of logins and blocking)			HUF 56 / month / user
Fees for password generators			
- Token usage fee			HUF 56 / month / user
- Easy Token usage fee (Sales of this product will be discontinued from 15 February 2019)			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 1.499 / user
- One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable) ¹⁸			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 technically unusable or unreliable) (Sales of this product will be discontinued from 15 February 2019) ¹⁸			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 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 Mobilbank⁶			
- Text messages about debits and credits on the bank account (account-monitoring service)	The CIB Mobilbank Service is available for a card coverage account, and the Bank does not charge any monthly fee for this service in relation to the card coverage account.		HUF 368 /month /phone number
- SMS fee ⁷	HUF 37 /message		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.

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.

- Products: Telekom DOMINO prepaid card, vendor: Magyar Telekom Nyrt.; Praktikum DOMINO prepaid card, vendor: Telenor Magyarország Zrt.; Vodafone VitaMAX prepaid card, vendor: Vodafone Magyarország Zrt. 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.
- 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:

CIB Általános Account for Consumers List of Conditions



KL-507

Effective from: 15th December 2019.



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.
3. In addition to the commissions related to foreign exchange transactions performed on the Client's bank account, the bank account of the Client or the Initiator of the foreign exchange transaction – as agreed by the Parties – will be charged with any incidental expenses related to the transactions performed (e.g. postal or DHL costs), and with the costs and commissions justifiably charged by the bank(s) involved in the execution of the transaction. (This also includes, in the case of outgoing FCY payments to destination countries that use the IBAN international bank account number format, the fee of approx. EUR 5-15, charged by the foreign bank if the beneficiary's account number was indicated incorrectly, or indicated in non-IBAN format, on the payment order.) In case of transfers outside the EEA, if the Client undertakes to pay all the costs associated with the transfer, then he must ensure the availability of sufficient funds to cover such costs. The precise extent of such costs differs from bank to bank. The HUF equivalent of FCY transfer commissions and (e.g. SWIFT) costs are debited at the time of execution, and any justifiably charged cost and commission claims of banks, financial institutions or other institutions involved in the arrangement of the transaction (e.g. additional fees charged in respect of transfers that require manual processing by them) are debited 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.
 4. 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.
 5. 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.
 6. In the case of the Account Monitoring Service, the bank sends an SMS text message on transactions above HUF 500, while 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.
 7. 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.
 8. The CIB Unsecured Loan TECHNICAL Account, which serves the repayment of certain unsecured loans, is a restricted-purpose payment account on which only the Transactions specified in this List of Conditions may be executed, and for which only the additional services specified in this List of Conditions may be requested. A CIB Unsecured Loan TECHNICAL Account may be opened, and indeed it is compulsory to open such an account, when applying for a CIB Debt Consolidation Loan or a Personal Loan. The Bank provides the Client with statements via CIB Internet Bank. A debit card may not be requested with the CIB Unsecured Loan TECHNICAL Account.

9. 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 provide the Client with advance information on the deadlines of third-party banks' procedures in respect of which it has information.
10. 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.
11. Fee applicable in the case of an agreement concluded with regard to the sending or making available of the monthly statement via the Electronic Service, with the proviso that in every case the first paper-based monthly statement for the given month is free of charge.
12. The first paper bank statement for each month is always free of charge.
13. Service is not yet available in CIB Bank mobile application, CIB Bank Online. After the launch of CIB Bank mobile application, 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.
14. 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.
15. 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 paid in addition to the account closing fee in case of contracts signed on or after 01.01.2017.
16. 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.' 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.
17. 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.
18. The sale of the asset has been terminated by the Bank and cannot be replaced by the same instrument.
19. 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.