



CIB EASY discount program

List of Conditions

Effective from: 1st November 2019



Any private persons are entitled to access the CIB EASY discounts who are in an employment relationship with a company (hereinafter: Partner) that has joined the CIB EASY discount program, i.e. there is an agreement signed by the Bank and the Partner (hereinafter: Joining Agreement) in place with respect to the CIB EASY discounts.

A basic precondition for accessing the discounts under the CIB EASY discount program is the provision of evidence of the existence of such employment relationship as of the time that the discount is accessed. The additional conditions and details in respect of the individual discounts can be found in this list of conditions, under the detailed description of the particular discount concerned.

As a part of the discount program, the bank provides discounts with respect to various products. The discounts may also be accessed separately, depending on the choice of the Client and on the products requested or used by him or her. It is necessary that the Client meet the conditions of application for the product to which the discount relates (basic product).

With respect to the fees for products that feature in the list of conditions for the CIB EASY discount program but are not provided at a discount, the standard fees specified in the latest effective list of conditions relating to the given product shall apply.

Promotion relating to bank accounts

The promotion relating to the bank account are **only available in the case of the CIB ECO bank account and CIB ECO Plus bank account.**

The promotions relate to the **forint transaction fees for the CIB ECO bank account and CIB ECO Plus bank account.**

FORINT TRANSACTIONS	
	HUF ACCOUNT
Bank-to-bank GIRO transfer	
CIB Internet Bank, CIB Házibank, CIB Bank mobile application, CIB Bank Online	Promotion: HUF 0 until 31.12. 2019.
Intrabank transfer	
CIB Internet Bank, CIB Házibank, CIB Bank mobile application, CIB Bank Online	Promotion: HUF 0 until 31.12. 2019.
Execution of a standing order via the GIRO system	Promotion: HUF 0 until 31.12. 2019.
Execution of an intrabank standing order	Promotion: HUF 0 until 31.12. 2019.
Fee charged in the case of fulfilment of a direct debit	Promotion: HUF 0 until 31.12. 2019.



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Auxiliary services that may be applied for in conjunction with a CIB ECO bank account or a CIB ECO Plus bank account

Product to which the discount relates:

- **HUF 1,000,000 insurance cover for the event of accidental death applied for in conjunction with the CIB ECO bank account or the CIB ECO Plus bank account**

Type of fee to which the discount relates	Extent of discount	Period of discount
Monthly premium for HUF 1,000,000 insurance cover for the event of accidental death (may be applied for by persons of 18-65 years of age)	100%	6 full months following the month of application

Valid: with respect to HUF 1,000,000 insurance cover for the event of accidental death, applied for on or after 6 March 2017

Product to which the discount relates:

- **CIB Accident Guard Packages applied for in conjunction with the CIB ECO bank account or the CIB ECO Plus bank account**

Type of fee to which the discount relates	Extent of discount	Period of discount
Monthly premium for CIB Accident Guard Package (available for individuals between the ages of 18 – 65)	100%	3 full months following the month of application
Monthly premium for CIB Accident Guard Plus Package (available for individuals between the ages of 18 – 65)	100%	3 full months following the month of 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)	100%	3 full months following the month of 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)	100%	3 full months following the month of application

Valid: with respect to CIB Accident Guard Packages applied for on or after 01. 04. 2019.



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Product to which the discount relates:

- **CIB Health Guard, Standard Basic Package (available at an age 6 months- 69 years) applied for in conjunction with the CIB ECO bank account or the CIB ECO Plus bank account**

Type of fee to which the discount relates	Extent of discount	Period of discount
Monthly premium for CIB Health Guard, Standard Basic Package (available at an age 6 months - 69 years)	100%	2 full months following the month of application

Valid: with respect to CIB Health Guard Standard Basic Package, applied for on or after 01. 01. 2018.

Product to which the discount relates:

- **CIB Health Guard, Optimum and Premium Basic Packages (available at an age 18 years - 69 years) applied for in conjunction with the CIB ECO bank account or the CIB ECO Plus bank account**

Type of fee to which the discount relates	Extent of discount	Period of discount
Monthly premium for CIB Health Guard, Optimum Basic Package (available at an age 18 – 69 years)	100%	2 full months following the month of application
Monthly premium for CIB Health Guard, Premium Basic Package (available at an age 18 – 69 years)	100%	2 full months following the month of application

Valid: with respect to CIB Health Guard Optimum and Premium Basic Package, applied for on or after 01. 04. 2019.

In respect of fees to which the discount does not relate, the latest valid standard fees set out in the CIB ECO Bank Account and the CIB ECO Plus bank account List of Conditions for Consumers shall apply.

The discount related to the auxiliary service that may be applied for in conjunction with the CIB EASY discount scheme bank account **may be requested by Clients who** at the time of application:

- are in an employment relationship with a company (hereinafter: Partner) that has joined the CIB EASY discount program, i.e. there is an agreement signed by the Bank and the Partner (hereinafter: Joining Agreement) in place with respect to the CIB EASY discounts and,
- the employment relationship with the Partner is certified through a declaration made by the employer (on the form provided for this purpose by the Bank),
- and has a CIB ECO bank account or a CIB ECO Plus bank account.

The Bank is entitled to check the existence of the employment relationship by verifying the data with the Partner. In the case of a jointly held bank account, it is the Client that is indicated as the account holder in the bank account agreement (not as the Joint Account Holder) who must comply with the conditions.

Following termination of the discount, with respect to the **insurance products**, the standard fees specified in the list of conditions relating to the CIB ECO bank account or CIB ECO Plus bank account shall apply.



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Discount relating to mortgage loans

Products to which the discount relates:

CIB UNO Mortgage-backed Loans:

- CIB UNO Home Loan
- CIB UNO Freely Usable Mortgage-backed Loan (“Home Equity Loan”)

The discount applies to CIB UNO loan applications that are accepted in full on or after 6 March 2017.

CIB Fully Fixed Mortgage-backed Loans:

CIB Bank suspends the sale of the CIB Fully Fixed Home Loan with a term of 10 years and the CIB Fully Fixed Freely Usable Mortgage-backed Loan with a term of 10 years from 15 August 2018. Suspension of sale of this products is not affected for loan applications submitted until 14 August 2018.

- CIB Fully Fixed Home Loan with a term of 10 or 15 years
- CIB Fully Fixed Freely Usable Mortgage-backed Loan (“Home Equity Loan”) with a term of 10 or 15 years

The discount applies to CIB Fully Fixed Mortgage-backed Loan applications that are accepted in full on or after 6 March 2017.

CIB Bank Home Maker Interest-Subsidised Loan:

The discount applies to CIB Home Maker Interest-Subsidised loan applications that are accepted in full on or after 6 March 2017.

CIB Customer Friendly Mortgage Loans:

- CIB 5 Customer Friendly Mortgage Loan
- CIB 10 Customer Friendly Mortgage Loan

The discount applies to CIB Customer Friendly Mortgage Loans applications that are accepted in full on or after 20 Sept 2017.

CIB 5, 10 years repricing Home equity Mortgage Loans:

- CIB 5 years repricing Home equity Mortgage Loan
- CIB 10 years repricing Home equity Mortgage Loan

The discount applies to CIB 5, 10 years repricing Home equity Mortgage Loans applications that are accepted in full on or after 20 Sept 2017.

The discount: HUF 100,000, which the Bank credits to the customer’s retail HUF bank account to which the disbursed loan is paid, within 30 days from the disbursement of the loan to which the discount relates. The amount is paid in one lump sum, and the customer may use it for any purpose.

Conditions for applying: The discounts related to the CIB EASY discount program CIB UNO and CIB Fully Fixed Mortgage-backed Loan and to the CIB Bank Home Maker Interest-Subsidised Loan and CIB Customer Friendly Mortgage Loans and CIB 5, 10 years repricing Home equity Mortgage Loans may be applied for by Clients

- who, at the time of applying for the loan to which the discount relates, are in an employment relationship with a Partner that has joined the CIB EASY discount program, i.e. an agreement, signed by the Bank and the Partner, is in place with respect to the CIB EASY discounts, and
- where the Client is the debtor (not the co-debtor) of the loan to which the discount relates.



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Further conditions for granting the discount:

- The discount agreement relating to the CIB EASY discount program mortgage-backed loan must be concluded no later than at the time of conclusion of the loan contract to which the discount applies.
- The account used for disbursement of the loan and debiting of the repayments must be a bank account opened by the Client requesting the discount, in his/her own name. In the case of a jointly held bank account, the Client requesting the discount must be the person indicated as the account holder (not as the Joint Account Holder) in the bank account agreement.
- The loan to which the discount applies must be disbursed.

The CIB EASY mortgage-backed discount may not be combined with the CIB Pro mortgage-backed discount, i.e. only one of the discounts may be accessed at any one time with respect to the same mortgage-backed loan.

The Annual Percentage Rate (APR) was determined on the basis of the conditions prevailing as of 1 November 2019, as well as of the effective statutory provisions, and may change in the event of a change in such conditions. The APR does not reflect the interest risk associated with the loan. The calculation of the APR valid from 1 November 2019 is based on the 12-month BUBOR valid on 29 October 2019, which is 0,29%

APR of CIB UNO Home Equity Loan: 4,24% - 4,29%

APR of CIB UNO Freely Usable Mortgage-backed Loan ("Home Equity Loan"): 5,83%

The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 5 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans without upfront fees 2.", and also includes the monthly fee for the CIB Classic Private Account with "JZH nulla" fee.

APR of CIB Fully Fixed 10-year Home Loan: 7,23% - 7,33%

APR of CIB Freely Usable 10-year Mortgage-backed Loan ("Home Equity Loan"): 8,31%

The APR on the 10-year CIB Fully Fixed Mortgage Loans was determined on the basis of a 10-year term and a HUF 5 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans without upfront fees 2.", and also includes the land office procedural stamp duty payable for the deletion of the mortgage upon expiry of the loan and the monthly fee for the CIB Classic Private Account with "JZH nulla" fee.

APR of CIB Fully Fixed 15-year Home Loan: 7,70% - 7,77%

APR of CIB Fully Fixed 15-year Freely Usable Mortgage-backed Loan ("Home Equity Loan"): 9,34%

The APR on the 15-year CIB Fully Fixed Mortgage Loans was determined on the basis of a 15-year term and a HUF 5 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans without upfront fees 2.", and also includes the land office procedural stamp duty payable for the deletion of the mortgage upon expiry of the loan and the monthly fee for the CIB Classic Private Account with "JZH nulla" fee.

APR of CIB Bank Home Maker Interest-Subsidised Loan: 3,09% - 3,14%

The APR specified in the foregoing was determined on the basis of a 20-year term and a HUF 5 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans without upfront fees 2."

In addition to this, it includes the land office procedural stamp duty payable for the deletion of the mortgage upon expiry of the loan and the monthly fee for the CIB Classic Private Account with "JZH nulla" fee. Staggered disbursement (in the case of a home-construction purpose): in addition to the above, includes the fee for the (two) technical inspections.

APR of CIB 5 Customer Friendly Mortgage Loan: 4,13%-4,18%

The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 5 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans without upfront fees 2.", and also includes the monthly fee for the CIB Classic Private Account with "JZH nulla" fee.

APR of CIB 10 Customer Friendly Mortgage Loan: 4,63%-4,68%

The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 5 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans without upfront fees 2.", and also includes the monthly fee for the CIB Classic Private Account with "JZH nulla" fee.

APR of CIB 5 years repricing Home equity Mortgage Loan: 5,72%

The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 5 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans without upfront fees 2.", and also includes the monthly fee for the CIB Classic Private Account with "JZH nulla" fee.

APR of CIB 10 years repricing Home equity Mortgage Loan: 6,23%



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The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 5 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans without upfront fees 2.", and also includes the monthly fee for the CIB Classic Private Account with "JZH nulla" fee.

APR of CIB 5 years repricing Newly Built Home Mortgage Loan: 4,30%

The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 5 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans without upfront fees 2.", and also includes the monthly fee for the CIB Classic Private Account with "JZH nulla" fee.

APR of CIB 10 years repricing Newly Built Home Mortgage Loan: 4,93%

The APR with respect to the CIB UNO Mortgage Loans was determined on the basis of a 20-year term and a HUF 5 million loan, and by taking into account the transaction interest and the promotion entitled "Mortgage loans without upfront fees 2.", and also includes the monthly fee for the CIB Classic Private Account with "JZH nulla" fee.

The latest interest rates and fees associated with the CIB UNO Home Loan, the CIB UNO Home Equity Loan, the CIB Fully Fixed Home Loan, the CIB Fully Fixed Home Equity Loan, the CIB Home Maker Interest-Subsidised Loan, CIB Customer Friendly Mortgage Loans and CIB 5, 10 years repricing Home equity Mortgage Loans are contained in the latest effective lists of conditions.



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Discount relating to personal loans

In case of loan application submitted through branch network: for applications for basic requirement investigation submitted on or after 25 September 2017

In case of loan application submitted through CIB24: loans approved on or after 25 September 2017 based on creditworthiness test

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount
Annual standard transaction interest	8% off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount relating to CIB 'Előrelépő' Personal Loan in case of CIB EASY cannot be combined with other discounts relating to CIB 'Előrelépő' Personal Loan.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 11.73%

The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Valid: with respect to loans disbursed between 16 March 2017 and 1 June 2017, and respect to applications for basic requirement investigation submitted between 2 June 2017 and September 2017.

Products to which the discount relates:

- **CIB 'Előrelépő' Personal Loan if the loan purpose is: General use (for other personal expenses)**

Type of condition to which the discount relates	Extent of discount	Duration of the discount
Annual standard transaction interest	6% off the annual transaction interest rate	the entire term

An additional condition of eligibility, other than the basic condition, **is that at the time of the loan application**

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner, and
- the debtor provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

The discount related to the CIB EASY Personal Loan may not be combined with a discount pertaining to any other personal loan.

APR: HUF 500,000 with a 3-year term and HUF 3 million with a 5-year term: 14.00%



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The APR above includes the interest discount available in the CIB EASY discount program. The latest terms and conditions are contained in the effective List of Conditions pertaining to CIB 'Előrelépő' Personal Loans for private individuals.

Discount relating to credit cards

(Valid: with respect to credit cards applied for on or after 16 March 2017)

Products to which the discount relates:

- **CIB Café Credit Card without the Espresso service package**
- **CIB MasterCard Gold Credit Card**

Type of fee to which the discount relates	Extent of discount
Annual fee for main card in the first year	100%
Annual fee for supplementary card in the first year	100%

An additional condition of eligibility, other than the basic condition, is that at the time of the credit card application:

- The main card-holder applicant is in an employment relationship with the Partner
- The Main Card Holder provides evidence of his/her employment relationship with the Partner through a declaration made on the application form submitted with the request.

APR: HUF 375,000 with a 3-year term, in the case of a CIB Café Credit Card: 37.15%

APR: HUF 750,000 with a 3-year term, in the case of a CIB MasterCard Gold Credit Card: 39.82%

The APR does not include the main and supplementary card annual fee discount available in the CIB EASY discount program. The credit card is classed as a credit facility subject to variable repayment instalments.

The latest terms and conditions are contained in the effective List of Conditions relating to the CIB Café Credit Card, and in the case of the CIB MasterCard Gold, in the List of Conditions entitled "CIB Credit Cards, CIB Leasing Credit Card, CIB-Generali Credit Card and 'Aranykor' Credit Card for Private Individuals".

Discount relating to financial leasing

Products to which the discount applies:

- **Open-end and closed-end financial leasing**

Type of condition to which the discount applies	Extent of the discount	Duration of the discount
Annual standard transaction interest	0.6% off the annual transaction interest	the entire term

An additional condition of eligibility, other than the basic condition, is that at the time of the financial leasing application:

- the debtor (not the co-debtor) applicant is in an employment relationship with the Partner
- the debtor gives consent to the disclosure of its positive CCIS (Central Credit Information System) data



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APR in the case of open-end financial leasing: HUF 3 million with a 3-year term: 6,58% - 24,90% and HUF 3 million with a 5-year term: 6,51% - 24,90%

APR in the case of closed-end financial leasing: HUF 500,000 with a 3-year term: 12,26% - 24,90% and HUF 3 million with a 5-year term: 8,34% - 24,90%

As the key intermediary of CIB Lízing Zrt., CIB Bank Zrt. acts in relation to the financial leasing arrangements. Oversight authority proceeding in respect of CIB Bank Zrt.'s agency activity: National Bank of Hungary (MNB), address: 1054 Budapest, Szabadság tér 8-9. The MNB maintains data on CIB Bank Zrt. as required by the Act on Credit Institutions and Financial Enterprises (Hpt.). This data can be accessed and checked by anyone, on the website www.mnb.hu. CIB Bank Zrt. acts for and on behalf of the financial institution CIB Lízing Zrt., and represents the client's interests. CIB Bank Zrt. may only receive fees for its agency activity from CIB Lízing Zrt., its client. The specified APR figure includes the interest-rate discount contained in the CIB EASY discount scheme. This notice is not exhaustive; more extensive information is included in the customer notices, CIB Lízing Zrt.'s business regulations (on closed-end and open-end financial leasing and closed-end lease-back arrangements for personal and light commercial vehicles) containing the General Terms and Conditions, while the related fees, costs and applied interest rates are included in the interest notices and announcements relating to the individual financial services, which can be found on the website www.ciblizing.hu.

Discount relating to AEGON Building Society

(Sales of AEGON Building Society will be discontinued from 24 September 2018.)

Valid: with respect to savings plans applied for on or after 1 July 2017

Product to which the discount relates:

- **AEGON Otthon VIP**

Discount:

The account opening fee is 0% of the contract amount.

Conditions for applying:

1. The discounts related to the CIB EASY discount program and AEGON Building Society may be applied for by Clients who, at the time of applying for the Home Savings Plan, are in an employment relationship with a Partner that has joined the CIB EASY discount program, i.e. an agreement, signed by the Bank and the Partner, is in place with respect to the CIB EASY discounts, and where the Client applying for the discount is the contracting party to the building society contract, i.e. the building-society saver.
2. The employment relationship with the Partner is certified through a declaration made by the employer (on the form provided for this purpose by the Bank),
3. Minimum monthly deposit amount of HUF 10,000.

CIB Bank, as the contracted partner of AEGON Hungary Building Society, acts as intermediary with respect to the home savings fund product.

United Deposit Rate Index calculated based on 2A 82/2010 Government Decree:

AER – depending on the savings period – with state support is 4.22 – 10.72%, and without state support, -0.62 – -1.52%. The AER was calculated on the basis of monthly deposits of HUF 20,000; the individual values diverge from each other according to the duration of the various maturities (term: 46-120 months). The 10.72% AER value is calculated based on 46 month term and it contains the state support. AER was determined by the consideration of the actual conditions and the current legislation. AER can be modified as a result of changes in conditions.

CIB Bank is a dependent intermediary of AEGON Hungary Building Society Ltd. The information contained in this notice is not exhaustive; the details can be found at <https://www.aegonlakastakarek.hu/infotar/szabalyzatok> in Aegon Building Society's Terms of Business.



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Valid: with respect to savings plans applied for between 6 March 2017 and 30 June 2017

Product to which the discount relates:

- **AEGON Fixed Interest VIP 3**

Discount:

The account opening fee is 0% of the contract amount.

Conditions for applying:

1. The discounts related to the CIB EASY discount program and AEGON Building Society may be applied for by Clients who, at the time of applying for the Home Savings Plan, are in an employment relationship with a Partner that has joined the CIB EASY discount program, i.e. an agreement, signed by the Bank and the Partner, is in place with respect to the CIB EASY discounts, and where the Client applying for the discount is the contracting party to the building society contract, i.e. the building-society saver.
2. The employment relationship with the Partner is certified through a declaration made by the employer (on the form provided for this purpose by the Bank),
3. Minimum monthly deposit amount of HUF 10,000.

CIB Bank, as the contracted partner of AEGON Hungary Building Society, acts as intermediary with respect to the home savings fund product.

AER – depending on the savings period – with state support is 5.23 – 11.87%, and without state support, 0.15 – 0.36%. The AER was calculated on the basis of monthly deposits of HUF 20,000; the individual values diverge from each other according to the duration of the various maturities (term: 48-120 months). The information contained in this notice is not exhaustive; the details can be found in Aegon Building Society's Terms of Business.