

for CIB ECO bank accounts of private individuals

KL-524
Effective as from: 26st September 2019.



PRODUCTS AND SERVICES AVAILABLE AT A DISCOUNT		
Specification of products and services		Extent of discount
Name of product / service	Type of fee affected by the discount	CIB ECO bank account
CIB Overdraft Facility*	Credit appraisal fee for approved application:	100%
CIB Overdraft Facility*	Credit appraisal fee for renewal	100%
CIB Overdraft Facility	Annual Interest	5% off the standard rate of the Annual Interest. *

* **APR in the case of a CIB ECO bank account: 25.92%**

The APR was determined assuming a credit limit of HUF 375,000 and a term of 1 year. The APR is applicable only in respect of applications for the CIB ECO bank account. The overdraft is classified as a credit facility with variable payments. The interest discount available for the CIB ECO bank account is applicable to the annual interest that is included in the latest applicable list of conditions pertaining to the CIB Overdraft Facility.

DISCOUNT AVAILABLE WITH CIB ECO FORYOU BANK ACCOUNT **		
Name of product / service	Type of fee affected by the discount	Extent of discount
CIB ECO bank account	Monthly account management fee	100%

The name of the 'CIB ECO Bank Account with Student Discount' is CIB ECO ForYou Bank Account from 22 February 2019. In respect of the accounts previously known as CIB ECO Bank Account with Student Discount the provisions of the CIB ECO ForYou Bank Account shall apply.

** The discount is available for Clients who are at least 18 years old but not yet 24, who possess a valid student identity card for full-time students at the time of requesting the discount and present it at the time of contract conclusion. The Bank does not check the continued existence of student status after the conclusion of the agreement. The Client is entitled to the discount regarding the CIB ECO ForYou Bank Account up until the last calendar day of the year of the Client's 24th birthday. Following the termination of the CIB ECO ForYou Bank Account, in respect of the bank account the standard fees in the effective list of conditions entitled CIB ECO Bank Account for Consumers shall apply. If the CIB ECO ForYou Bank Account is terminated because the Client has turned 24, in order to ensure that the monthly account management fee of the CIB ECO Bank Account is free of charge in January of the year following the termination of the CIB ECO ForYou Bank Account, a minimum amount equal to the effective net minimum wage must be credited to the account, first in December of the year in which the Client turns 24.

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	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
Minimum deposit for account opening	None
Monthly account management fee	HUF 2095
Monthly account management fee <i>if in the previous month at least the prevailing minimum net salary was credited via transfer on this bank account or in case of CIB ECO ForYou Bank Account request².</i>	HUF 0
Account opening fee	HUF 0
Account closing fee	Within six months after account opening: HUF 3 500 More than six months after account opening: HUF 0
Bank-switch fee ¹⁸	HUF 990 (in case of contracts signed on or after 01.01.2017.)
Free-of-charge cash withdrawals using any type of main bank card (from any domestic ATM)	the first 0 booked cash withdrawals per month
Regular monthly bank statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online^{14, 16}	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 Relating to more than 6 months previously / month	HUF 1,129 HUF 2,258

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Fee for a change of account package ^{17, 22}	HUF 1,129
Fee for a change of account signatory	HUF 565
Registration of a beneficiary in case of death	HUF 1,694

FORINT TRANSACTIONS	
	HUF ACCOUNT
Bank-to-bank GIRO transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0,348%, maximum HUF 6967 (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: 0,048%, maximum HUF 1027 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB TPP channel	0,348%, maximum HUF 6967 (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: 0,048%, maximum HUF 1027 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB24	HUF 212 + 1,108%, min. HUF 711, max. HUF 44 276
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: HUF 212 + 0,808%, min. HUF 711, max. HUF 38 336

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Paper-based service ¹⁹ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad	HUF 212 + 1,108%, min. HUF 711, max. HUF 44 276
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: HUF 212 + 0,808%, min. HUF 711, max. HUF 38 336
Intrabank transfer	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0,348%, maximum HUF 6967 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB TPP channel	0,348%, maximum HUF 6967 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB24	HUF 212 + 1,108%, min. HUF 711, max. HUF 44 276
Paper-based service ¹⁹ , with the order submitted via a Magnifica Banker, on Electronic Signature Pad	HUF 212 + 1,108%, min. HUF 711, max. HUF 44 276
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 221
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0,122%, min. HUF 332, max. HUF 6430 (Promotion: In case of Magnifica customers HUF 0 until 31.12.2019)
Bank-to-bank RTGS (VIBER) transfer	1% min. HUF 13,265, max. HUF 119,684
Execution of a standing order via the GIRO system	0,332%, max. HUF 6651 (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: 0,032%, max. HUF 711 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)

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Execution of an intrabank standing order	0,332%, max. HUF 6651 (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 300 / transaction
Fee charged in the case of fulfilment of a direct debit	0,332%, max. HUF 6651
Conditional transfer ⁴	
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
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 ¹⁶	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 ¹⁶	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	HUF 0
fee the processing of coins if more than 50 coins are deposited ⁵	3.39%

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Deposit with a postal cash transfer order, postal installed voucher, postal subsequent setup, postal resettling	150 Ft + 0.39%/ transaction
Cash withdrawal from cash desk in a bank branch ⁵	1,58%, min. HUF 1 266, max. HUF 126 690
fee for coin processing if more than 50 coins are withdrawn ⁵	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 ⁵	HUF 11,500/occasion
Postal payment order ¹³ (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

FOREIGN CURRENCY ACCOUNT

On-demand interest	Annual interest: 0.01% AER: 0.01%
Unauthorised overdraft interest	1 week LIBOR + 6,00%

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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 statement¹⁵	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 ABROAD⁶ (initiated from HUF or FCY accounts)	
Bank-to-bank transfer^{7,8}	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁶	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 ¹⁹ , 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
SEPA transfer, other transfer in EUR in the EEA Region⁷	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ²⁰	0,495%, min. EUR 17,18, max. EUR 493,34
CIB TPP channel	0,495%, min. EUR 17,18, max. EUR 493,34

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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 ^{7,8}	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁶	USD 17,4
CIB TPP channel	USD 17,4
CIB24	0.323%, min. USD 12,78, max. USD 236,36
Paper-based service ¹⁹ , with the order submitted via 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
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	USD 6,09 (Promotion: In 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	USD 5.65 / transaction

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Bank-to-bank order	USD 11.29 / 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 ¹⁶	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 ¹⁶	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
Cash withdrawal in foreign currency to the debit of HUF or FX account ⁵	1.372%, min. HUF 1 266, max. HUF 126 690
Cash withdrawal in HUF to the debit of FX account ⁵	1.372%, min. HUF 1 266, max. HUF 126 690
Issuance of a foreign-currency cheque The Bank has discontinued this service as of 16 December 2013.	USD 14.64 + bank-to-bank transfer charges
Foreign currency cheque collection (min. 30 banking days ¹²) The Bank has discontinued this service as of 16 December 2013.	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

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ELECTRONIC SERVICES	
CIB Internet based Electronic Services (CIB Internet Bank)³	
- Registration fee	HUF 0
- Subscription fee for security SMS text messages (notification of logins and blocking)	HUF 56 / month / user
Fees for password generator³	
Token usage fee	HUF 56 / month / user
Easy Token usage fee (Sales of this product will be discontinued from 2019.02.15.)	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) ²¹	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) (Sales of this product will be discontinued from 2019.02.15.) ²¹	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

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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

CIB Mobilbank⁹	
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 ¹⁰	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

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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 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.	
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	
	<u>Contract concluded before 1st.June 2019.</u>	<u>Contract concluded after 1st.June 2019.</u>
Monthly premium for CIB Health Guard, Standard Basic Package (available at an age 6 months - 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	

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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 ⁷	FCY CARD COVERAGE ACCOUNT ⁷	CIB UNSECURED LOAN TECHNICAL ACCOUNT¹¹ <i>(Sales of this product will be discontinued from 01 September 2017)</i>
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 statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online^{14,16}	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

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CIB TPP channel	HUF 0	HUF 0	HUF 0
CIB24	HUF 116	USD 5.80	HUF 0
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 ⁵	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 ⁵ - fee for coin processing if more than 50 coins are withdrawn ⁵	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 notice⁵:	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 generator³			
Token usage fee	Not available	Not available	HUF 56 / month / user
Easy Token usage fee (Sales of this product will be discontinued from 2019.02.15.)	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) ²¹	Not available	Not available	In case of a replacement request, the token available in

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			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) (Sales of this product will be discontinued from 2019.02.15.) ²¹	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	0 Ft	0 Ft	0 Ft
Monthly fee	0 Ft	0 Ft	0 Ft
CIB Mobilbank ⁹			
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 ¹⁰	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 In the first 3 whole calendar months after account opening, bank doesn't monitors the fulfillment of crediting criteria. For this period, monthly account management fee is HUF 0 for every CIB ECO bank account. Charging of monthly account management fee will take place first in the 4th month after account opening.
- 2 If in the previous month at least the prevailing minimum net salary was credited via transfer on this bank account (cash deposit and transfer between Client's own accounts are excluded), even from more than one transaction, the Bank will not charge the monthly account management fee, it will be HUF 0 for current month. The fulfillment of crediting criteria is being monitored by the Bank on monthly basis. Releasing or charging of monthly account management fee will be controlled by this monitoring system. In case of CIB ECO ForYou Bank Account the monthly account management fee is not charged
- 3 After 8 August 2013 new Internet Bank Agreements stipulating identification with a password may not be concluded. In the case of a Full Service Package, an existing agreement may not be amended to stipulate identification with a password. Amendment of the agreement to stipulate identification with a password is only possible in the case of the Querying or Data Entry service package After 31 March 2014 identification with a password is only available to Users who make use of the Querying or Data Entry Service Package.
- 4 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.
- 5 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 and cash deposit of more than 50 coins:

- Advance notice of cash withdrawals and cash deposit of up to HUF 500,000 must be given 2 working days before the withdrawal or deposit.
 - Notice of cash withdrawals and 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.
- 6 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

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- 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.
7. 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.
 8. 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.
 9. 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.
 10. 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.
 11. 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.
 12. 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.
 13. 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.
 14. 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.
 15. The first paper bank statement for each month is always free of charge.
 16. 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.
 17. 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.

for CIB ECO bank accounts of private individuals

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Effective as from: 26st September 2019.

- ¹⁸ 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.
- ¹⁹ With CIB 5, 10 'Minősített Fogyasztóbarát' Home Loan [Customer-friendly Home Loan], the transaction fee of Bank-to-bank GIRO transfers and Intra-bank 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.
- ²⁰ 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.
- ²¹ The sale of the asset has been terminated by the Bank and cannot be replaced by the same instrument.
- ²² 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.

All the Bank's costs in excess of the usual costs, incurred in relation to the provision of services to the Client – especially the costs of any authority procedures, the costs of using an assistant, the costs of using legal and other advisors, as well as mailing costs and stamp duty – shall be borne by the Client.