

## Notice on the costs related to safekeeping

CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; co. reg. no.: 01-10-041004) (hereinafter: Bank), hereby informs its Clients of the costs related to sums of money that are due to the Client and have been taken into safekeeping in accordance with the relevant provisions of the Bank's General Business Regulations and General Contractual Conditions of the Retail Division.

Type of cost	Amount of cost*
Cost of taking into safekeeping	<b>HUF 3 500</b>
Cost of holding in safekeeping	<b>HUF 500</b>
Transfer to an account kept at another payment service provider	0.95% min. HUF 625 max. HUF 41 000
Transfer to an account kept at the Bank, if the holder of the beneficiary account is not the person disposing over the amount taken into safekeeping (former account holder)	0.6% min. HUF 499 max. HUF 40 000
Transfer to an account kept at the Bank, if the holder of the beneficiary account is the person disposing over the amount taken into safekeeping (former account holder)	HUF 0
In-branch withdrawal	1.07% min. HUF 940 max. HUF 112 339

\* If the amount taken into and held in safekeeping is in a currency other than forint (HUF), then the Bank will charge all the costs related to safekeeping, as are specified in this Notice, on the basis of the currency mid-rate quoted by the Bank and valid on the day that these costs are due.

The Bank charges the **cost of taking amounts into safekeeping** in accordance with when the amount is taken into safekeeping, such that (i) the cost is charged once in respect of all the amounts that are taken into safekeeping on the same day, regardless of the number of separate amounts that are taken into safekeeping, while (ii) with respect to amounts taken into safekeeping on different days, the cost is charged as many times as there are occasions (days) on which amounts are taken into safekeeping. The Bank deducts the amount of this cost from the amount taken into safekeeping, at the time it is taken into safekeeping.

The amount held in safekeeping is reduced by the Bank, on the first bank working day of every calendar month, by the amount of **the cost of holding funds in safekeeping**, subject to the following: If the day of taking the amount into safekeeping is the first bank working day of the month, then the cost is charged from the calendar month in which the amount is taken into safekeeping. If the day of taking into safekeeping falls on a day after the first bank working day of the month, then the cost is charged from the calendar month after the month of taking into safekeeping. The cost of safekeeping is charged per currency, in accordance with the currencies of the sums that are held in safekeeping.

The Bank hereby informs its Clients that, for the duration of the safekeeping, the Bank is entitled to charge the costs related to safekeeping that are set out in this Notice, and that the Bank is entitled to reduce the amount taken into safekeeping by the amount of the costs arising in connection with the safekeeping.

If the amount taken into safekeeping, at the time of its taking into safekeeping or in the course of its holding in safekeeping, is less than the amount of the costs charged by the Bank as per this Notice, then the Bank will only enforce its cost-related claim up to the amount that remains held in safekeeping.

In addition to the above, the Bank informs its Clients that if the Client wishes to dispose over the amount taken into safekeeping by the Bank, then he/she is obliged to pay the transaction charge for that, as specified in the above table in this Notice, to the Bank.

The Client is not entitled to receive interest on any amounts taken into and held in safekeeping.

**CIB Bank Zrt.**

**Date of publication (display): 18 December 2013**