

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 Kártyázó Minimum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Kártyázó Medium Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Kártyázó Maximum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>
Forint-based debit card: CIB MasterCard Gold	Annual fee for main card	-	-	100%
MasterCard Gold credit card	Annual fee for main card	-	-	100%*
MasterCard Gold credit card	Monthly card-management fee	-	-	100%*
CIB Mobilbank: Account Monitoring Service	Monthly fee for one phone number <i>(Special offer: for all the phone numbers, until 31.12.2019.)</i>	-	-	100%
CIB Mobilbank: Account Monitoring Service	SMS fee / message for one phone number <i>(special offer: for all the phone numbers, until 31.12.2019.)</i>	-	-	100%
Forint-based debit card: CIB Visa Internet Card	Annual fee for main card	-	100%	100%
Forint-based debit card: CIB Visa Inspire Embossed Bank Card	Annual fee for main card	-	100%	-
CIB Optimum Credit Card	Annual fee for main card	-	100%**	100%**
CIB Optimum Credit Card	Credit card account management fee	-	100%**	100%**
CIB Travel Protection***	Annual fee	-	100%	GOLD debit and credit cards include the CIB Travel Protection service free of charge.
CIB Mobilbank: Card Monitoring Service	Monthly fee for one phone number (Special	-	100%	100%

	offer: for all the phone numbers, until 31.12.2019.)			
CIB Mobilbank: Card Monitoring Service****	SMS fee / message for one phone number (special offer: for all the phone numbers, until 31.12.2019.)	-	100%	100%
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 Kártyázó Minimum Account Package (Sales of this product will be discontinued from 01 January 2018)	CIB Kártyázó Medium Account Package (Sales of this product will be discontinued from 01 January 2018)	CIB Kártyázó Maximum Account Package (Sales of this product will be discontinued from 01 January 2018)
Forint-based debit card: CIB Visa Inspire Electronic Bank Card	Annual fee for main card	100%	-	-
CIB Overdraft Facility*****	Credit appraisal fee for approved application:	100%	100%	100%
CIB Overdraft Facility*****	Credit appraisal fee for renewal	100%	100%	100%
CIB Overdraft Facility	Annual Interest	5% off the standard rate of the Annual Interest. *****	5% off the standard rate of the Annual Interest. *****	5% off the standard rate of the Annual Interest. *****
CIB Foreign Currency Account	Monthly account management fee	100%	100%	100%

FREE-OF-CHARGE SERVICES				
CIB Internet-based Electronic Services: Token, Easy Token, mobilToken	Usage fee / month / user	HUF 0	HUF 0	HUF 0
Bank-card purchase in Hungary or abroad	Transaction fee	HUF 0, USD 0, EUR 0	HUF 0, USD 0, EUR 0	HUF 0, USD 0, EUR 0
DISCOUNTS IN THE CASE OF EXISTING PRODUCTS AND SERVICES THAT MAY NO LONGER BE APPLIED FOR				
Specification of products and services		Extent of discount		
Name of product/service	Type of fee affected by the discount	CIB Kártyázó Minimum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Kártyázó Medium Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Kártyázó Maximum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>
Forint-based debit card: CIB Internet Card (MasterCard)	Annual fee for main card	-	100%	100%
Forint-based debit card: MasterCard Standard, Visa Classic	Annual fee for main card	-	100%	-
CIB Credit Card, CIB-Generali Credit Card, CIB Shopping Card	Main-card annual fee in the years following the first year	-	100%	100%
CIB Credit Card, CIB-Generali Credit Card, 'Aranykor' (Golden Age) Credit Card, CIB Shopping Card	Monthly card-management fee	-	100%	100%
Forint-based debit card: CIB Visa Electron, CIB MasterCard Unembossed, CIBEZZ Visa Electron,	Annual fee for main card	100%	-	-

CIBEZZ MC Unembossed			
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**\* Annual Percentage Rate (APR) in the case of a Gold Credit Card: 34.03%**

The APR was calculated assuming a credit limit of HUF 750,000 and a term of 3 years, and is applicable only in respect of applications for the CIB 'Kártyázó' Maximum Account Package. The credit card is classified as a credit facility with variable payments.

**\*\*APR in the case of a CIB Optimum Credit Card: 34.02%**

The APR was calculated assuming a credit limit of HUF 375,000 and a term of 3 years, and is applicable only in respect of applications for the CIB 'Kártyázó' Medium or Maximum Account Package. The credit card is classified as a credit facility with variable payments.

\*\*\*The CIB Travel Protection service is provided at a discount in the case of the following forint-based main cards: CIB Visa Inspire Embossed Bank Card, MasterCard Standard, Visa Classic, CIB Credit Card, CIB-Generali Credit Card, 'Aranykor' Credit Card, CIB Optimum Credit Card. In the case of the CIB 'Kártyázó' Maximum Account Package, the CIB MasterCard Gold debit and/or credit cards include the CIB Travel Protection insurance service free of charge.

\*\*\*\*The discount for the CIB Optimum Credit Card does not apply to the Espresso package, as the monthly fee for this must be paid even in the event that there is a discount in place in respect of the CIB 'Kártyázó' Account Packages.

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**APR in the case of a CIB Kártyázó Minimum Account Package: 25,41%**  
**APR in the case of a CIB Kártyázó Medium Account Package: 30,06%**  
**APR in the case of a CIB Kártyázó Maximum Account Package: 38,61 %**

The Annual Percentage Rate (APR) has been determined in accordance with the latest conditions and the effective statutory provisions, and may change in the event of an amendment to these conditions or a change in the law. The size of the APR does not reflect the degree of interest risk associated with the loan. Terms: HUF 375.000 and one year tenor.

	CIB Kártyázó Minimum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Kártyázó Medium Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Kártyázó Maximum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>
<b>On-demand interest</b>	Annual interest: 0.01%		
	AER: 0.01%		
<b>Interest on unauthorised credit</b>	27.99%		
<b>Date of crediting interest on account</b>	per calendar month, on the last bank working day		
<b>Debiting of interest on unauthorised credit</b>	The last bank working day of every calendar month		
<b>Account-opening minimum amount</b>	none		

Monthly account management fee <sup>13</sup>		HUF 1942	HUF 3238	HUF 5483
Extent of fee refund, in %, off the monthly account management fee <sup>13</sup>	Bank-card transactions determining the extent of the refund <sup>13</sup>	Extent of fee refund, in HUF, off the monthly account management fee <sup>13</sup>		
25%	at least 10 purchase transactions made with a debit or credit card in the previous calendar month	HUF 485,5	HUF 809,5	HUF 1 370,75
50%	at least 20 purchase transactions made with a debit or credit card in the previous calendar month	HUF 971	HUF 1 619	HUF 2 741,5
75%	at least 30 purchase transactions executed with a debit or credit card in the previous calendar month	HUF 1 456,5	HUF 2 428,5	HUF 4 112,25
<b>Monthly account management fee after a 25% fee refund<sup>13</sup></b>		<b>HUF 1 456,5</b>	<b>HUF 2 428,5</b>	<b>HUF 4 112,25</b>
<b>Monthly account management fee after a 50% fee refund<sup>13</sup></b>		<b>HUF 971</b>	<b>HUF 1 619</b>	<b>HUF 2 741,5</b>
<b>Monthly account management fee after a 75% fee refund<sup>13</sup></b>		<b>HUF 485,5</b>	<b>HUF 809,5</b>	<b>HUF 1 370,75</b>
<b>Account opening fee</b>		HUF 0		
<b>Account closing fee</b>		HUF 0		
<b>Bank-switch fee<sup>16</sup></b>		HUF 990 (in case of contracts signed on or after 01.01.2017.)		
		<b>CIB Kártyázó Minimum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Medium Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Maximum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>
<b>Regular monthly bank statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online<sup>14, 11</sup></b>		HUF 0		

<b>First paper statement each month, sent by post</b>	HUF 0
<b>Fee for issuing additional bank statements or certificates at the Client's request</b>	
Relating to the past 6 months / month	HUF 1,129
Relating to more than 6 months previously / month	HUF 2,258
<b>Fee for a change of account package<sup>15, 20</sup></b>	HUF 1,129
<b>Fee for a change of account signatory</b>	HUF 565
<b>Specification of beneficiary in the event of death</b>	HUF 1,694

<b>FORINT TRANSACTIONS</b>			
	<b>CIB Kártyázó Minimum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Medium Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Maximum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>
<b>Bank-to-bank transfer via GIRO</b>			
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0,348% max. HUF 6 967 (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% max. HUF 1 027 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)		
CIB TPP channel	0,348% max. HUF 6 967 (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% max. HUF 1 027 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)		

	31.12.2019)
CIB24	1,076%, min. HUF 711, max. HUF 45 385
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:  0,806%, min. HUF 711, max. HUF 39 445
In paper format <sup>17</sup> , through a Magnifica Banker, on Electronic Signature Pad	1,076%, min. HUF 711, max. HUF 45 385
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:  0,806%, min. HUF 711, max. HUF 39 445
<b>Intra-bank transfer</b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0,348% max HUF 6 967 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB TPP channel	0,348% max HUF 6 967 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)
CIB24	1,076%, min. HUF 711, max. HUF 44 276
In paper format <sup>17</sup> , through a Magnifica Banker, on Electronic Signature Pad	1,076%, min. HUF 711, max. HUF 44 276
<b>Transfer between Client's own accounts kept at CIB Bank</b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	HUF 0
In paper format, through a Magnifica Banker, on Electronic Signature Pad	HUF 0

FORINT TRANSACTIONS			
	<b>CIB Kártyázó Minimum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Medium Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Maximum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>
<b>Interbank transfer via RTGS system</b>	1%, min. HUF 13,265, max. HUF 119,684		
<b>Fulfilment of standing order via GIRO</b>	HUF 0 + 0,332% max. HUF 6 651 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)		
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:  HUF 0 + 0,032% max. HUF 711 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)		
<b>Fulfilment of standing book transfer order within the Bank</b>	HUF 0 + 0,332% max. HUF 6 651 (Promotion: HUF 0 for the portion of the transaction not exceeding HUF 20,000 until 31.12.2019)		
<b>Fee for the modification or cancellation of a standing order</b>	HUF 0		
<b>Fee charged in the case of fulfilment of a direct debit</b>	HUF 0 + 0,332% max. HUF 6 651 / transaction		
<b>Conditional transfer<sup>1</sup></b>			
mobile-phone prepaid card top-up	HUF 0		
<b>Dijnet bill payment – Internet bank</b>	HUF 0		
<b>Notification of limit breach</b>	HUF 113 /transaction		
<b>Fee for the cancellation of an order (including recalling), or the modification of an order</b> Intrabank order Bank-to-bank order	HUF 0 / order HUF 0 / order		
<b>Deposit fixing or termination, increasing or reducing the amount of deposited capital on the rollover date, CIB Bank mobile application, CIB Bank Online<sup>14</sup></b>			
CIB Internet Bank	HUF 0		



CIB24	HUF 0												
In paper format, through a Magnifica Banker	HUF 0												
<b>Termination of a fixed-term deposit on a day other than the rollover date, CIB Bank mobile application, CIB Bank Online<sup>14</sup></b>													
CIB Internet Bank	HUF 0												
CIB24	HUF 113 /transaction												
In paper format, through a Magnifica Banker	HUF 282 /transaction												
<b>Cash deposit at a branch</b>													
- fee for coin processing if more than 50 coins are deposited <sup>2</sup>	3.39%												
<b>Deposit with a postal cash transfer order, postal installed voucher, postal subsequent setup, postal resettling</b>	HUF 113 + 0.39%/transaction												
<b>Cash withdrawal from cash desk in a bank branch <sup>2</sup></b>	1,58%, min. HUF 1 266, max. HUF 126 690												
- fee for coin processing if more than 50 coins are withdrawn <sup>2</sup>	3.39%												
<b>FORINT TRANSACTIONS</b>													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">CIB Kártyázó Minimum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i></th> <th style="text-align: center;">CIB Kártyázó Medium Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i></th> <th style="text-align: center;">CIB Kártyázó Maximum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i></th> </tr> </thead> <tbody> <tr> <td colspan="3" style="text-align: center;">HUF 11,291 / occasion</td> </tr> <tr> <td colspan="3" style="text-align: center;">HUF 590/order</td> </tr> <tr> <td colspan="3" style="text-align: center;">HUF 1,470</td> </tr> </tbody> </table>	CIB Kártyázó Minimum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Kártyázó Medium Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Kártyázó Maximum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	HUF 11,291 / occasion			HUF 590/order			HUF 1,470		
CIB Kártyázó Minimum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Kártyázó Medium Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Kártyázó Maximum Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>											
HUF 11,291 / occasion													
HUF 590/order													
HUF 1,470													
<b>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<sup>2</sup></b>	HUF 11,291 / occasion												
<b>Postal payment order<sup>10</sup></b> (The Bank does not offer this service as a paper-based service after 01.03.2012)	HUF 590/order												
<b>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</b>	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	on last working day of calendar month
Account-opening minimum amount	None
Monthly account management fee	HUF 331
Account opening and closing fee	HUF 0
Regular monthly statement <sup>12</sup>	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 ABROAD <sup>3</sup> (from a HUF or FCY account)			
	CIB Kártyázó Minimum Account Package (Sales of this product will be discontinued from 01 January 2018)	CIB Kártyázó Medium Account Package (Sales of this product will be discontinued from 01 January 2018)	CIB Kártyázó Maximum Account Package (Sales of this product will be discontinued from 01 January 2018)
<b>Bank-to-bank transfer</b> <sup>4,5</sup>			
CIB Internet Bank, CIB Bank mobile application <sup>14</sup> , CIB Bank Online <sup>14</sup>		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 <sup>17</sup> , 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
<b>SEPA transfer, other transfer in EUR in the EEA Region <sup>4</sup></b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>18</sup>	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
<b>Intra-bank transfer <sup>4,5</sup></b>	
CIB Internet Bank, CIB Bank mobile application <sup>14</sup> , CIB Bank Online <sup>14</sup>	USD 17,4
CIB TPP channel	USD 17,4
CIB24	0.323%, min. USD 12,78, max. USD 236,36
In paper format <sup>17</sup> , through a Magnifica Banker, on Electronic Signature Pad	0.323%, min. USD 12,78, max. USD 240,26
<b>Transfer between Client's own accounts kept at CIB Bank</b>	
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 (In the case of a Magnifica customer: USD 0 until 12.31.2019.)
<b>Supplementary fee for FCY transfer or FCY book-transfer orders requiring manual processing</b>	USD 2.26

<b>HUF transfer abroad</b>	0.23%, min. HUF 8,811, max. HUF 119,684
<b>Fee for the cancellation of an order (including recalling), or the modification of an order</b> Intrabank order Bank-to-bank order	USD 5.65 / transaction USD 11.29 / transaction
<b>Deposit fixing or termination, increasing or reducing the amount of deposited capital on the rollover date</b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>14</sup>	HUF 0
CIB24	HUF 0
In paper format, through a Magnifica Banker	HUF 0

<b>FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFER ABROAD<sup>3</sup> (from a HUF or FCY account)</b>			
	<b>CIB Kártyázó Minimum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Medium Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Maximum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>
<b>Termination of a fixed-term deposit on a day other than the rollover date</b>			
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>14</sup>		HUF 0	
CIB24		HUF 113 /transaction	
In paper format, through a Magnifica Banker		HUF 282 /transaction	
<b>Foreign-currency cash deposit to a HUF or FCY account</b> (CIB Bank Zrt. only accepts banknotes)		HUF 0	
<b>Fee for the depositing of damaged foreign currency banknotes</b>		11.29% of the deposited amount	
<b>Foreign-currency cash withdrawal from a HUF or FCY account<sup>2</sup></b>		1.128%, min. HUF 992, max. HUF 118 602	
<b>Forint cash withdrawal from an FCY account<sup>2</sup></b>		1.128%, min. HUF 992, max. HUF 118 602	
<b>Issuing of FCY cheque</b> <i>The Bank has not provided the service since 16.12.2013.</i>		USD 14.64 + bank-to-bank transfer charges	
<b>Collection of FCY cheque</b> (min. 30 Bank Working Days <sup>9</sup> ) <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	
<b>Unpaid cheque</b>		USD 5.65	
<b>Transfer/crediting of the amount of a cheque drawn on CIB Bank</b>		USD 11.29	
<b>Blocking of a cheque</b>		USD 11.29	

<b>ELECTRONIC SERVICES</b>			
	<b>CIB Kártyázó Minimum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Medium Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Maximum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>
<b>CIB Internet-based Electronic Services (CIB Internet Bank)</b>			
- Registration fee		HUF 0	
- Subscription fee for security SMS text messages (notification of logins and blocking)		HUF 0	
<b>Fees for password generators</b>			
-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 Hard Token usage fee		HUF 299 / month / User	
- CIB mobilToken usage fee		HUF 0 / 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) <sup>19</sup>		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> <sup>19</sup>		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 technically unusable or unreliable)		HUF 2,823	
- One-off fee for CIB mobilToken replacement (re-registration)		HUF 0	
<b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b>			
- Registration fee		HUF 0	
- Monthly fee		HUF 0	

<b>CIB Internet based Electronic Services (CIB Bank Online)</b>			
- Registration fee	HUF 0		
- Monthly fee	HUF 0		
<b>CIB Mobilbank <sup>6</sup></b>			
- Security text messages on transactions performed with a CIB bank card (card monitoring service)	HUF 62 /month /phone number	HUF 62 /month /phone number Special offer: Until 31.12.2019: HUF 0 /month /phone number	HUF 62/month /phone number Special offer: Until 31.12.2019: HUF 0 /month /phone number
- SMS fee <sup>7</sup> in the case of the Card Monitoring Service	HUF 37 /message	HUF 37 /message Special offer: Until 31.12.2019: HUF 0 /message	HUF 37 /message Special offer: Until 31.12.2019: HUF 0 /message
- Text messages on debits and credits on your bank account (account-monitoring service)	HUF 368 /month /phone number	HUF 368 /month /phone number	HUF 368 /month /phone number Special offer: Until 31.12.2019: HUF 0 /month /phone number
- SMS fee <sup>7</sup> in the case of the Account Monitoring Service	HUF 37 /message	HUF 37 /message	HUF 37 /message Special offer: Until 31.12.2019: HUF 0 /message

OPTIONAL ADDITIONAL SERVICES			
	<b>CIB Kártyázó Minimum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Medium Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Maximum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>
<b>Monthly premium for CIB Accident Guard Package (available for individuals between the ages of 18 – 65)</b>	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		
<b>Monthly premium for CIB Accident Guard Plus Package (available for individuals between the ages of 18 – 65)</b>	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		

<b>Monthly premium for CIB Accident Guard Family Package</b> (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		
<b>Monthly premium for CIB Accident Guard Family Plus Package</b> (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		
<b>Monthly premium for HUF 1,000,000 accident insurance policy providing cover for accidental death (available between 18 and 65 years of age)</b>	HUF 139		
<b>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)</b>	HUF 399 Not available after 08.08.2013.		
<b>Monthly premium for HUF 8,000,000 accident insurance policy providing cover for accidental death (available between 18 and 65 years of age)</b>	HUF 999 Not available after 08.08.2013.		
<b>Monthly premium for HUF 8,000,000 life insurance policy providing cover for death by any cause (available up to 65 years of age)</b>	HUF 2,499 Not available after 08.08.2013.		
<b>OPTIONAL ADDITIONAL SERVICES</b>			
	<b>CIB Kártyázó Minimum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Medium Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Kártyázó Maximum Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>
<b>Monthly premium for CIB Health Guard, Standard Basic Package</b> (available at an age 6 month - 69 years)	HUF 2,500 / month / insured <i>(Contract concluded before 1st.June 2019.)</i>		
	HUF 3 500 / month / insured <i>(Contract concluded after 1st.June 2019.)</i>		
<b>Monthly premium for CIB Health Guard, Optimum Basic Package</b> (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 (Contract concluded after 1st.June 2019.)</i>
<b>Monthly premium for CIB Health Guard, Premium Basic Package (available at an age 18 – 69 years)</b>	HUF 11,500 / month / insured <i>(Contract concluded before 1st.June 2019.)</i>
	<i>HUF 14 500 / month / insured (Contract concluded after 1st.June 2019.)</i>
<b>Monthly premium for Hope Plus Silver Additional Insurance Package (available at an age 18 - 65 years, only attached to a Basic Package)</b>	HUF 2,800 / month / insured
<b>Monthly premium for Hope Plus Gold Additional Insurance Package (available at an age 18 – 65 years, only attached to a Basic Package)</b>	HUF 8,500 / month / insured

	<b>HUF CARD COVERAGE ACCOUNT<sup>4</sup></b>	<b>FCY CARD COVERAGE ACCOUNT<sup>4</sup></b>	<b>CIB UNSECURED LOAN TECHNICAL ACCOUNT<sup>8</sup></b> <i>(Sales of this product will be discontinued from 01 September 2017)</i>
<b>On-demand interest</b>	Annual interest: 0.01%	Annual interest: 0.01%	Annual interest: 0.00%
	AER: 0.01%	AER: 0.01%	AER: 0.00%
<b>Interest on unauthorised credit</b>	27.99%	1-week LIBOR + 6.00%	27.99%
<b>Debiting of interest on unauthorised credit</b>	on last working day of calendar month		
<b>Account-opening minimum amount</b>	none		
<b>Monthly account management fee</b>	HUF 0		
<b>Account opening and closing fee</b>	HUF 0	HUF 0	HUF 0

	HUF CARD COVERAGE ACCOUNT <sup>4</sup>	FCY CARD COVERAGE ACCOUNT <sup>4</sup>	CIB UNSECURED LOAN TECHNICAL ACCOUNT <sup>8</sup> (Sales of this product will be discontinued from 01 September 2017)
<b>Regular monthly statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online<sup>14, 11</sup></b>	HUF 0	HUF 0	HUF 0
<b>Regular monthly statement</b>	HUF 0	HUF 0	Not available
<b>First monthly paper statement of each month</b>	HUF 0	HUF 0	HUF 0 (only at Client's request)
<b>Fee for issuing additional bank statements or certificates at the Client's request</b> 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
<b>Transfer between Client's own accounts kept at CIB Bank</b>			
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, through a 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
<b>Cash deposit at a branch</b>	HUF 0	HUF 0	HUF 0
- fee for coin processing if more than 50 coins are deposited <sup>2</sup>	3.39%	3.39%	3.39%
<b>Deposit through a postal cash-transfer order</b>	HUF 113 + 0.39%/transaction	Not available	Not available
<b>Foreign-currency cash deposit to a HUF or FCY account (CIB only accepts bank notes)</b>	HUF 0	HUF 0	Not available
<b>Cash withdrawal from cash desk in a bank branch <sup>2</sup></b>	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 <sup>2</sup>			

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 <sup>2</sup>	Not available	Not available	HUF 11,291 / occasion
Correspondence fee	HUF 565	HUF 565	HUF 565

	HUF CARD COVERAGE ACCOUNT <sup>4</sup>	FCY CARD COVERAGE ACCOUNT <sup>4</sup>	CIB UNSECURED LOAN TECHNICAL ACCOUNT <sup>8</sup> (Sales of this product will be discontinued from 01 September 2017)
<b>CIB Internet based Electronic Services</b>			
<b>CIB Internet-based Electronic Services (CIB Internet Bank)</b>			<b>CIB Internet Bank – Compulsory Supplementary Service</b>
- 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
<b>Fees for password generators</b>			
- 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) <sup>19</sup>			

			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)<sup>19</sup></i>			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
<b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b>			
- Registration fee	HUF 0	HUF 0	HUF 0
- Monthly fee	HUF 0	HUF 0	HUF 0
<b>CIB Internet based Electronic Services (CIB Bank Online)</b>			
- Registration fee	HUF 0	HUF 0	HUF 0
- Monthly fee	HUF 0	HUF 0	HUF 0
<b>CIB Mobilbank<sup>6</sup></b>			
- Text messages on debits and credits on the bank account ( <b>account monitoring</b> 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 <sup>7</sup>	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.

1. 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.
2. The Bank assumes no obligation to execute large cash withdrawals at a time that has not been agreed in advance.

Notice of withdrawals of large amounts of cash must be given to the Bank in advance, either verbally (by telephone, CIB24/in person) or in writing as follows:

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

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

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

- Advance notice of cash withdrawals or cash deposit of up to HUF 500,000 must be given 2 working days before the withdrawal or deposit.
  - Notice of cash withdrawals or cash deposit of over HUF 500,000 must be given 3 working days before the withdrawal or deposit, by 15:00 from Monday to Thursday and by 14:00 on Friday, and a list of denominations must be provided.
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, 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 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 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.
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. To go with any existing or newly requested CIB mortgage-backed loan, the Client may select, by 31 December 2019, the CIB 'Kártyázó' Minimum Account Package with ING FED account-management fee discount, provided that he/she has a CIB mortgage-backed loan at the bank as a debtor/co-debtor and the bank account serving as the place of disbursement of the loan/debiting of the repayments is the bank account, opened by the Client in his/her name, to which the discount applies. Monthly account-management fee for the CIB 'Kártyázó' Minimum Account Package with an ING FED account-management fee discount: 50% of the account-management fee for the CIB 'Kártyázó' Minimum Account Package; thus the monthly account-management fee for the CIB 'Kártyázó' Minimum Account Package with an ING FED discount is: HUF 971. If a CIB 'Kártyázó' Minimum Account Package is used with an ING FED account-management fee discount, in the case of at least 10 purchase transactions with a debit or credit card, as well as in the case of at least 20 purchase transactions with a debit or credit card, there is no fee reimbursement, and thus the monthly account-management fee is still HUF 971 in both cases. In the case of at least 30 purchase transactions with a debit or credit card, the extent of the free reimbursement is: 50%, meaning that the monthly account-management fee after the fee reimbursement is: HUF 485,5. The Client shall be entitled to the ING FED account-management fee

discount for as long as his/her CIB mortgage-backed loan agreement is in effect with the bank or he/she is specified in the Loan Agreement as a debtor/co-debtor, or the Client is the holder of the loan-repayment account to which this discount applies.

From the day following the termination of the loan agreement or the Client's debtor (co-debtor) legal relationship or of his/her legal relationship as holder of the loan-repayment account to which the discount applies, the ING FED account-management fee discount shall terminate, and the then-prevailing standard terms and conditions of the CIB 'Kártyázó' Minimum Account Package specified in this List of Conditions shall apply to the bank account. The Bank concludes a separate discount agreement with the customers with respect to the use of the discount. A condition for providing the discount is that an agreement on the use of the ING FED discount relating to the CIB 'Kártyázó' Minimum Account Package has been entered into. The discount may not be combined with any other discounts related to bank accounts.

14. 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.
15. If a Client decides to change their existing bank account to the CIB Classic Private Account – with the "JZH nullás" monthly account management fee discount – having concluded a mortgage loan contract on or after 21 March 2016, then the change of account will be free of charge.
16. The bank-switch fee is debited during the bank switching process regulated by Government Regulation 263/2016. (VIII. 31.), if the affected current account – regulated by this list of conditions – will be closed in the process. The bank-switch fee is a fee incurred in connection with the bank switching process when the Bank acts as the old payment service provider and it has to be paid in addition to the account closing fee in case of contracts signed on or after 01.01.2017.
17. With CIB 5, 10 'Minősített Fogyasztóbarát' Home Loan [Customer-friendly Home Loan], the transaction fee of Bank-to-bank GIRO transfers and 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.
18. In case of using CIB Bank mobile application and CIB bank Online, only SEPA transfer can be initiated without conversion (expected time of execution is T+1 day). After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the applications till 31 December 2019. The Bank will inform customers 5 days before introduction of new services in the application by notice and Internet Bank message.
19. The sale of the asset has been terminated by the Bank and cannot be replaced by the same instrument.
20. If a Client decides to change their existing bank account to the CIB Classic Private Account – with the "BAB nullás" monthly account management fee discount – having concluded a CIB 'Babaváró' Loan contract on or after 1 July 2019, then the change of account will be free of charge.