

**LIST OF CONDITIONS****CIB Piggy Bank Account
(for private individuals)**

Valid from: 15 July 2015

CIB PIGGY BANK ACCOUNT TIERED INTEREST		
Condition	Tier limits	Annual interest
If the amount saved in the given monthly interest period is at least HUF 10 thousand , and the account is not debited in the same period ^{1,2}	On the part between 0 and HUF 5 million	1.00%
	On the part in excess of HUF 5 million	0.15%
If the amount saved in the given monthly interest period is less than HUF 10 thousand, or is zero , and the account is not debited in the same period ^{1,2}	On the full amount	0.15%
If the account is debited during the given monthly interest period ²	On the full amount	0.01%

In the case of the Piggy Bank Account, the interest period is defined as the period from the last bank working day of the month preceding the given month to the penultimate bank working day of the given month; in other words, the last bank working day of the month is part of the following monthly interest period.

A CIB Piggy Bank account may be opened by persons aged 18 or over. One customer may hold a maximum of 3 CIB Piggy Bank Accounts at the same time.

AER (EBKM): 0.01% - 1.00%

ACCOUNT MANAGEMENT	
Frequency and due date of interest payment	every calendar month, on the last bank working day
Monthly account management fee	HUF 0
Regular monthly account statement by post	HUF 0
Regular access to monthly statements via CIB Internet Bank⁶	HUF 0
Separately requested statement, certificate³ for a period within the past 6 months for a period before the past 6 months	HUF 1,129 HUF 2,258
Fee for a change of account signatory or joint account holder	HUF 565
Registration of a beneficiary in the event of death	HUF 1,694
DEPOSITS	
Cash deposit at a bank branch – fee for coin handling if more than 50 coins are deposited	HUF 0 3.39%
Cash deposit with a postal cash transfer order	HUF 113 + 0.39%/transaction
DEBITS	
Bank-to-bank transfer via GIRO	
CIB Internet Bank, CIB Házibank, mobilCIB	0.64% min. HUF 203, max. HUF 41,000
CIB24	0.67% min. HUF 332, max. HUF 41,000
Paper-based service	0.95% min. HUF 625, max. HUF 41,000

Valid from: 15 July 2015

Intrabank transfer	
CIB Internet Bank, CIB Házibank, mobilCIB	0.62% min. HUF 198, max. HUF 40,000
CIB24	0.65% min. HUF 325, max. HUF 40,000
Paper-based service	0.78% min. HUF 499, max. HUF 40,000
Transfer between the Client's own accounts kept at CIB Bank	
CIB Internet Bank, CIB Házibank, mobilCIB	HUF 0
CIB24	HUF 282
Paper-based service	0.17%, min. HUF 226, max. HUF 7,904
Fee for the procedure for cancelling (including recalling) orders, or for the modification of orders	
Intrabank order	HUF 565/order
Bank-to-bank order	HUF 1,129/order
Cash withdrawal at the cash desk of a bank branch⁴ – fee for coin handling if more than 50 coins are withdrawn	1.07% min. HUF 940, max. HUF 112,339 3.39%
Fee for failing to make a cash-desk withdrawal after giving advance notice, or for withdrawing more than HUF 1 million (or equivalent in foreign currency) without giving advance notice⁴	HUF 11,291/occasion
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
OPTIONAL ADDITIONAL SERVICES	
Monthly premium for the HUF 1 000 000 insurance policy providing cover for accidental death⁵	HUF 139
Monthly premium for the HUF 1 000 000 insurance policy providing coverage for death due to any cause⁵	HUF 399 Not available after 08.08.2013.
Monthly premium for the HUF 8 000 000 accident insurance policy⁵	HUF 999 Not available after 08.08.2013.
Monthly premium for the HUF 8 000 000 insurance policy providing coverage for death due to any cause⁵	HUF 2 499 Not available after 08.08.2013.

1. The amount saved in the given monthly interest period may be deposited in cash at a branch cash desk, or transferred to the Piggy Bank account, and does not include the interest payments credited by the Bank.
2. The fees and commission charged by the Bank do not qualify as debits on the Piggy Bank Account. The following count as debits (debit Transactions) resulting in a decrease in the balance of the Piggy Bank Account: cash withdrawals, transfers between the Client's own accounts kept at CIB Bank, and transfers to other accounts, executed by the Bank to the debit of the account. It also counts as a debit if the Bank debits the Piggy Bank Account while exercising a right of offsetting in respect of its outstanding claims from the Client.

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- ³ The first paper-based bank statement for the given month is always HUF 0.
- ⁴ Notice of the following cash withdrawals must be given to the Bank in advance, either verbally (by phone or via CIB24, or in person), or in writing:

Deadline for giving notice		Daily amount of cash withdrawal		
		HUF	EUR, USD	Other
1 working day in advance	On Monday to Thursday by 15:00, on Friday by 14:00	1 000 000 – 10 000 000	1,000 – 5,000	Up to the equivalent of USD 5 000
2 working days in advance		Over 10 000 000	Over 5,000	Over the equivalent of USD 5 000

The Bank does not guarantee the availability at its cash desks of amounts that are subject to the above advance-notice obligation but have not been requested in advance.

Advance notice obligation with respect to coins (for quantities above 50 coins):

- up to HUF 500 000, the request must be submitted to the Bank on the banking day preceding the withdrawal by 2 working days,
 - above HUF 500 000, the request must be submitted to the Bank in writing, accompanied by a list of requested denominations, on the banking day preceding the withdrawal by 3 working days – by 15:00 on Monday to Thursday, and by 14:00 on Friday.
- ⁵ This Supplementary Service is provided based on the insurance contract concluded by the Bank with Generali-Providencia Biztosító Zrt.
- ⁶ 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, on the understanding that in every case the first paper-based monthly statement for the given month is free of charge.

If the **Bank Account Agreement is terminated**, the cash withdrawal, bank-to-bank transfer, intrabank transfer or book transfer between the Client's own accounts of an amount less than HUF 1 000 – 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.

In the event of closure of a Piggy Bank Account, the Bank will not pay interest for the period, that is the fraction of the month, lasting from the last day of the calendar month preceding the closure until the Banking Day preceding the day of closure.

Interest on unauthorised overdraft: 25.99% Our Bank is a member of the National Deposit Insurance Fund (OBA), and therefore deposits are insured up to the amount specified by law. The Bank determines the interest on the basis of the number of days actually elapsed and on a 365-day year.

ELECTRONIC SERVICES	
CIB Internet based Electronic Services (CIB Internet Bank, mobilCIB)⁷	
Registration	HUF 0
Subscription fee for security SMS messages (notification of logins and blockings)	HUF 56/month/user
Fees for password generator⁷	
Token usage fee	HUF 56/month/user
Easy Token usage fee	HUF 56/month/user
CIB mobilToken usage fee	HUF 56/month/user Special offer: HUF 0 until 31.12.2015

Valid from: 15 July 2015

Token request fee	HUF 0
Easy Token request fee	HUF 0 / user
CIB mobilToken request fee	HUF 0 / user
One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable)	HUF 5,645
One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable)	HUF 2,823
One-off fee for CIB mobilToken replacement (re-registration)	HUF 0
CIB Mobilbank ⁸	
SMS text messages on debits and credits on the account (account monitoring service)	HUF 236/month
Fee per SMS message ⁹	HUF 25/SMS

⁷After 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; if the User has a Basic, Full, or Card Service Package, the Bank will limit the Electronic Service.

⁸ The CIB Mobilbank monthly subscription fee is charged per telephone number. If the Account Monitoring Service is used, the Bank sends a text message on any transactions exceeding HUF 500. The customer is free to change this limit via CIB24 or the CIB Internet Bank, or in the branch. The monthly fees for the service are debited for the first time on the day that use of the service begins, and every month thereafter on the day of the month on which the service was requested.

⁹The SMS fee is charged on the basis of the number of SMS text messages sent by the Bank. The SMS fee is charged monthly, in a single amount, starting from the day on which the service is requested.

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