

**DISCOUNTS OFFERED FOR HOLDERS OF CIB PREMIUM EXTRA ACCOUNTS**

**DEBIT CARDS DENOMINATED IN HUF:**

**100% discount from the standard annual fees of CIB MasterCard Gold debit cards** denominated in HUF (in the case of the primary card) according to the BANKCARD List of Conditions

**CIB MASTERCARD GOLD AND CIB MASTERCARD CREDIT CARDS:**

**100% discount from the standard annual fees of CIB MasterCard Gold credit cards** denominated in HUF (in the case of the primary card) and **100% discount from the blocking fee of CIB MasterCard Gold and CIB MasterCard Standard credit cards** terms and conditions applicable to CIB Credit Cards, CIB Leasing Credit Cards, CIB-Generali Credit Cards and Aranykor Credit Cards as per the List of Conditions

**CIB Current Account Overdraft Facility:**

**100% discount from the standard credit assessment fees applicable to the CIB Current Account Overdraft Facility, in the case of approved applications, limit increase and renewal**  
Private persons' loans, Current Account Overdraft, deposit protection and Lombard loans as per the List of Conditions

HUF ACCOUNTS						
	CIB Classic Private Account	CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Senior Citizen Account Plus1 (not offered by the Bank after 3 June 2013)	CIB PREMIUM EXTRA ACCOUNT <i>(not offered by the Bank after 1 September 2014)</i>		
<b>On-demand interest</b>	Annual interest: 0.01% AER: 0.01%				Annual interest:	AER:
				HUF 0-1,000,000	0,01%	0,01%
				on the amount between HUF 1,000,000 and 5,000,000	0,01%	0,01%
				on the amount above HUF 5,000,000	0,01%	0,01%
<b>Unauthorised overdraft interest</b>	27.99%					
<b>Date of crediting interest on account</b>	per calendar month, on the last bank working day					
<b>Date of debiting unauthorised overdraft interest</b>	The last bank working day of every month					
<b>Minimum deposit for account opening</b>	None					
<b>Monthly account management fee</b>	HUF 696 <sup>17, 22</sup>	HUF 1030	HUF 561	HUF 3 864		

<b>Monthly account management fee a single-amount salary transfer of at least HUF 50,000 and any combination of at least two of the following orders, every month:</b> - authorisation for collection by direct debit order - execution of a "Dijnet" electronic bill payment via the Internet Bank - execution of a standing order or one-off transfer order submitted via the Internet Bank, or CIB Bank mobile application, CIB Bank Online, in a value of at least HUF 1,000	HUF 696	HUF 436 <sup>2</sup>	HUF 561	HUF 3 864
<b>Account opening fee</b>	HUF 0			
<b>Account closing fee</b>	HUF 0			
<b>Bank-switch fee <sup>19</sup></b>	HUF 990 (in case of contracts signed on or after 01.01.2017.)			
<b>Free-of-charge cash withdrawals using any type of main bank card (from any domestic ATM)</b>	the first 0 booked cash withdrawals per month			
<b>Regular monthly bank statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online<sup>16,14,</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 Relating to more than 6 months previously / month	HUF 1,129 HUF 2,258		HUF 0	
<b>Fee for a change of account package<sup>18, 23</sup></b>	HUF 1,129			
<b>Fee for a change of account signatory</b>	HUF 565			HUF 0

Registration of a beneficiary in case of death	HUF 1,694	HUF 0	HUF 1,694
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FORINT TRANSACTIONS				
	CIB Classic Private Account	CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Senior Citizen Account Plus1	CIB Premium Extra Account Package
<b>Bank-to-bank GIRO transfer</b>				
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0,465%, min. HUF 68, max. HUF 47 547	HUF 0	0,465%, min HUF 72, max. HUF 47 547	HUF 0
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,195%, min. HUF 68, max. HUF 41 607		In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,195%, min HUF 72, max. HUF 41 607	
CIB TPP channel	0,465%, min. HUF 68, max. HUF 47 547	HUF 0	0,465%, min HUF 72, max. HUF 47 547	HUF 0
	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities:		In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for	

	0,195%, min. HUF 68, max. HUF 41 607		distribution of government securities: 0,195%, min HUF 72, max. HUF 41 607	
CIB24	1,076%, min. HUF 711 max. HUF 45 385	HUF 156 + 1,108%, min. HUF 711, max. HUF 45 385	0,521%, min. HUF 302, max. HUF 45 385 Ft	0,521%, min. HUF 302, 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 case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: HUF 156 + 0,808%, min. HUF 711, max. HUF 39 445	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,251%, min. HUF 302, max. HUF 39 445	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,251%, min. HUF 302, max. HUF 39 445
Paper-based service <sup>20</sup> , with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,076%, min. HUF 711, max. HUF 45 385	HUF 156 + 1,108%, min. HUF 711 max. HUF 45 385	1,019%, min. HUF 627, max. HUF 45 385	1,019%, min. HUF 627, 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 case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: HUF 156 + 0,808%, min. HUF 711 max. HUF 39 445	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,749%, min. HUF 627,	In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,749%, min. HUF 627, max. HUF 39 445

			max. HUF 39 445	
<b>Intrabank transfer</b>				
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	0,453%, min. HUF 66, max. HUF 46 385	HUF 0	HUF 0	HUF 0
CIB TPP channel	0,453%, min. HUF 66, max. HUF 46 385	HUF 0	HUF 0	HUF 0
CIB24	1,076%, min. HUF 711, max. HUF 45 385	HUF 156 + 1,108%, min. HUF 711, max. HUF 45 385	HUF 315	HUF 1055 /transaction
Paper-based service <sup>20</sup> , with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,076%, min. HUF 711 max. HUF 45 385	HUF 156 + 1,108%, min. HUF 711, max. HUF 45 385	HUF 639	HUF 1631 /transaction
<b>Transfer between the 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 221	HUF 221	HUF 50	HUF 0
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)	HUF 125 + 0,122%, min. HUF 332, max. HUF 6430 (Promotion: In case of Magnifica customers HUF 0 until 31.12.2019)	HUF 250 (Promotion: In case of Magnifica customers HUF 0 until 31.12.2019)	HUF 0
<b>Bank-to-bank RTGS (VIBER) transfer</b>	1% min. HUF 13,265, max. HUF 119,684			
<b>Execution of a standing order via the GIRO system</b>	HUF 158	HUF 0	HUF 156	HUF 0
<b>Execution of an intrabank standing order</b>	HUF 0			
<b>Fee for the modification or cancellation of a standing order</b>	HUF 226 /transaction	HUF 0	HUF 226 /transaction	HUF 0

<b>Fee charged upon successful execution of a direct debit</b>	HUF 166 /transaction	HUF 0 /transaction	HUF 0 /transaction	HUF 0
<b>Conditional transfer <sup>4</sup></b>				
Top-up of a pay-as-you-go mobile telephone account	HUF 0			
<b>Díjnet bill payment – Internet Bank</b>	HUF 0			
<b>Notification of limit breach</b>	HUF 113 /transaction			
Fee for the cancellation of an order (including recalling), or the modification of an order Intrabank order Bank-to-bank order	HUF 0 / transaction HUF 0 / transaction			
<b>Deposit fixing or termination, increasing or reducing the amount of deposited capital</b>				
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>16</sup>	HUF 0			
CIB24	HUF 0			
Paper-based service, with the order submitted via a Magnifica Banker	HUF 0			
<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>16</sup>	HUF 0			
CIB24	HUF 113 /transaction			
Paper-based service, with the order submitted via a Magnifica Banker	HUF 282 /transaction			HUF 113 /transaction
<b>Cash deposit at a bank branch</b> - fee the processing of coins if more than 50 coins are deposited <sup>5</sup>	HUF 0 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</b> <sup>5</sup> - fee for coin processing if more than 50 coins are withdrawn <sup>5</sup>	1,58%, min. HUF 1266, max. HUF 126 690 3.39%
<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</b> <sup>5</sup>	HUF 11 291/occasion
Postal payment order <sup>13</sup> (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
<b>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</b>	HUF 1 470
<b>Correspondence fee</b>	HUF 565



FOREIGN CURRENCY ACCOUNTS				
	CIB Classic Private Account	CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Senior Citizen Account Plus1	CIB Premium Extra Account Package
<b>On-demand interest</b>	Annual interest: 0.01%			
	AER: 0.01%			
<b>Unauthorised overdraft interest</b>	1 week LIBOR + 6,00%			
<b>Date of crediting interest on FCY account</b>	per calendar month, on the last bank working day			per calendar month, on the last bank working day
<b>Date of debiting unauthorised overdraft interest</b>	The last bank working day of the calendar month			
<b>Minimum deposit for account opening</b>	None			
<b>Monthly account management fee</b>	HUF 331			HUF 0
<b>Account opening and closing fee</b>	HUF 0			
<b>Regular monthly statement<sup>15</sup></b>	HUF 0			
Statement upon special request, certificate Relating to the past 6 months / month	USD 5.65			USD 0
Relating to more than 6 months previously / month	USD 11.29			

FOREIGN EXCHANGE AND CURRENCY TRANSACTIONS, HUF TRANSFERS ABROAD <sup>6</sup> (initiated from HUF or FCY accounts)				
	CIB Classic Private Account	CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Senior Citizen Account Plus1	CIB Premium Extra Account Package
<b>Bank-to-bank transfer</b> <sup>7,8</sup>				
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>16</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			
Paper-based service <sup>20</sup> , 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			
<b>SEPA and other transfer in EUR in the EEA Region (except domestic transfer)<sup>7</sup></b>				
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>21</sup>	0,465%, min. HUF 68, max. HUF 47 547	HUF 0	0,465%, min HUF 72, max. HUF 47 547	HUF 0
CIB TPP channel	0,465%, min. HUF 68, max. HUF 47 547	HUF 0	0,465%, min HUF 72, max. HUF 47 547	HUF 0
CIB24	1,076%, min. HUF 711 max. HUF 45 385	HUF 156 + 1,108%, min. HUF 711, max. HUF 45 385	0,521%, min. HUF 302, max. HUF 45 385 Ft	0,521%, min. HUF 302, max. HUF 45 385
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	1,076%, min. HUF 711, max. HUF 45 385	HUF 156 + 1,108%, min. HUF 711 max. HUF 45 385	1,019%, min. HUF 627, max. HUF 45 385	1,019%, min. HUF 627, max. HUF 45 385

<b>Domestic SEPA and other transfer in EUR in outside the EEA Region<sup>7</sup></b>		
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>21</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>Intrabank transfer<sup>7,8</sup></b>		
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>16</sup>	USD 17,4	
CIB TPP channel	USD 17,4	
CIB24	0.323%, min. USD 12,78, max. USD 236,36	USD 26,71
Paper-based service <sup>20</sup> , with the order submitted via a Magnifica Banker, on Electronic Signature Pad	0.323%, min. USD 12,78, max. USD 240,26	USD 33,44
<b>Transfer between the 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	USD 0
Paper-based service, with the order submitted via a Magnifica Banker, on Electronic Signature Pad	USD 6,09 (Promotion: In case of Magnifica customers HUF 0 until 31.12.2019)	USD 0

LIST OF CONDITIONS  
for the bank accounts of private individuals

KL-460  
Effective as from: 15<sup>th</sup> December 2019.



<b>Surcharge for foreign currency transfers (including between the Client's own accounts) that require manual processing</b>	USD 2.26
<b>HUF transfer abroad</b>	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	HUF 0 / transaction
Bank-to-bank order	HUF 0 / transaction

<b>Deposit fixing or termination, increasing or reducing the amount of deposited capital</b>		
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>16</sup>	HUF 0	
CIB24	HUF 0	
Paper-based service, with the order submitted via a Magnifica Banker	HUF 0	
<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>16</sup>	HUF 0	
CIB24	HUF 113 /transaction	
Paper-based service, with the order submitted via a Magnifica Banker	HUF 282 /transaction	HUF 113 /transaction
<b>Cash deposit of foreign currency to a HUF or FCY account (CIB Bank Zrt. only accepts banknotes)</b>	HUF 0	
<b>Fee for the depositing of damaged foreign currency banknotes</b>	11.29% of the deposited amount	
<b>Cash withdrawal in foreign currency to the debit of HUF or FX account<sup>5</sup></b>	1.128%, min. HUF 992, max. HUF 118 602	
<b>Cash withdrawal in HUF to the debit of FX account<sup>5</sup></b>	1.128% min. HUF 992, max. HUF 118 602	
<b>Issuance of a foreign-currency cheque</b> <i>The Bank has discontinued this service as of 16 December 2013.</i>	USD 14.64 + bank-to-bank transfer charges	

<b>Foreign currency cheque collection</b> (min. 30 banking days <sup>12</sup> ) <i>The Bank has discontinued this service as of 16 December 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>Cover transfer of cheque drawn on CIB Bank</b>	USD 11.29
<b>Blocking of a cheque</b>	USD 11.29

ELECTRONIC SERVICES				
	CIB Classic Private Account	CIB Online Account Package <i>(Sales of this product will be discontinued from 01 January 2018)</i>	CIB Senior Citizen Account Plus <sup>1</sup>	CIB Premium Extra Account Package
<b>CIB Internet based Electronic Services (CIB Internet Bank)<sup>3</sup></b>				
- Registration fee	HUF 0	HUF 0	HUF 0	HUF 0
- Subscription fee for security SMS text messages (notification of logins and blocking)	HUF 56 / month / user	HUF 0	HUF 56 / month / user	HUF 0
<b>Fees for password generator<sup>3</sup></b>				
- Token usage fee	HUF 56 / month / user	HUF 0	HUF 56 / month / user	HUF 0
- Easy Token usage fee <i>(Sales of this product will be discontinued from 15. 02. 2019.)</i>	HUF 56 / month / user	HUF 0	HUF 56 / month / user	HUF 0
- CIB Hard Token usage fee	HUF 299 / month / user	HUF 299 / month / user	HUF 299 / month / user	HUF 299 / month / user
- CIB mobilToken usage fee	HUF 56 / month / user	HUF 0 / month / user	HUF 56 / month / user	HUF 0 / month / user

- CIB Hard Token request fee	HUF 1.499 / user	HUF 1.499 / user	HUF 1.499 / user	HUF 1.499 / user
- One-off fee for Token replacement (if the Token is lost or becomes unusable or unreliable) <sup>24</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.	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.	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.	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) <i>(Sales of this product will be discontinued from 15. 02. 2019.<sup>24</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.	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.	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.	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 HardToken replacement (if the Token is lost or becomes unusable or unreliable)	HUF 2.823 Ft	HUF 2.823 Ft	HUF 2.823 Ft	HUF 2.823 Ft
- One-off fee for CIB mobilToken replacement (re-registration)	HUF 0	HUF 0	HUF 0	HUF 0
<b>CIB Internet-based Electronic Services (CIB Bank mobile application)</b>				
Registration fee	HUF 0	HUF 0	HUF 0	HUF 0
Monthly fee	HUF 0	HUF 0	HUF 0	HUF 0

<b>CIB Internet based Electronic Services (CIB Bank Online)</b>				
Registration fee	HUF 0	HUF 0	HUF 0	HUF 0
Monthly fee	HUF 0	HUF 0	HUF 0	HUF 0

<b>CIB Mobilbank <sup>9</sup></b>		
- Security text messages on transactions performed with a CIB bank card (card monitoring service)	HUF 62 /month /phone number	HUF 0 /month /phone number
Text messages about debits and credits on the bank account (account-monitoring service)	HUF 368 /month /phone number	HUF 0 /month /phone number
- SMS fee <sup>10</sup>	HUF 37 /message	10 messages per month free of charge, each additional message: HUF 37 /message

<b>OPTIONAL ADDITIONAL SERVICES</b>				
	<b>CIB Classic Private Account</b>	<b>CIB Online Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Senior Citizen Account Plus<sup>1</sup></b>	<b>CIB Premium Extra Account Package</b>
<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			



<p><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)</p>	<p style="text-align: center;">HUF 1 200</p> <p>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</p>	
<p><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)</p>	<p style="text-align: center;">HUF 2 300</p> <p>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</p>	
<p><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></p>	<p style="text-align: center;">HUF 139</p>	
<p><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></p>	<p style="text-align: center;">HUF 399 Not available after 08.08.2013.</p>	
<p><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></p>	<p style="text-align: center;">HUF 999 Not available after 08.08.2013.</p>	<p style="text-align: center;">HUF 749 Not available after 08.08.2013.</p>

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.			
<b>OPTIONAL ADDITIONAL SERVICES</b>				
	<b>CIB Classic Private Account</b>	<b>CIB Online Account Package</b> <i>(Sales of this product will be discontinued from 01 January 2018)</i>	<b>CIB Senior Citizen Account Plus<sup>1</sup></b>	<b>CIB Premium Extra Account Package</b>
Monthly premium for CIB Health Guard, Standard Basic Package (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>			
Monthly premium for CIB Health Guard, Optimum Basic Package (available at an age 18 – 69 years)	HUF 5,500 / month / insured <i>(Contract concluded before 1st.June 2019.)</i>			
	HUF 7 500 / month / insured <i>(Contract concluded after 1st.June 2019.)</i>			
Monthly premium for CIB Health Guard, Premium Basic Package (available at an age 18 – 69 years)	HUF 11,500 / month / insured <i>(Contract concluded before 1st.June 2019.)</i>			
	HUF 14 500 / month / insured <i>(Contract concluded after 1st.June 2019.)</i>			
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			
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			

	HUF CARD COVERAGE ACCOUNT <sup>7</sup>	FCY CARD COVERAGE ACCOUNT <sup>7</sup>	<b>CIB UNSECURED LOAN TECHNICAL ACCOUNT<sup>1</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%	Not available
	AER: 0.01%	AER: 0.01%	Not available
<b>Unauthorised overdraft interest</b>	27.99%	1 week LIBOR + 6,00%	27.99%
<b>Date of debiting unauthorised overdraft interest</b>	The last bank working day of the calendar month		
<b>Minimum deposit for account opening</b>	None		
<b>Monthly account management fee</b>	HUF 0		
<b>Account opening and closing fee</b>	Not available	Not available	HUF 0
<b>Regular monthly statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online<sup>16, 14</sup></b>	HUF 0	Not available	HUF 0
<b>Regular monthly statement</b>	Not available	HUF 0	Not available
<b>First monthly paper statement of each month</b>	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
<b>Transfer between the 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
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

<b>Cash deposit at a bank branch</b> - fee the processing of coins if more than 50 coins are deposited <sup>5</sup>	HUF 0 3.39%	Not available	HUF 0 3.39%
<b>Deposit with a postal cash transfer order</b>	HUF 113 + 0.39%/transaction	Not available	Not available
<b>Cash deposit of foreign currency to a HUF or FCY account (only banknotes are accepted)</b>	Not available	HUF 0	Not available
<b>Cash withdrawal from cash desk in a bank branch</b> <sup>5</sup> - fee for coin processing if more than 50 coins are withdrawn <sup>5</sup>	Not available	Not available	1.098% min. HUF 965, max. HUF 115 372 3,39%
<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>5</sup>:</b>	Not available	Not available	HUF 11,291/occasion
<b>Correspondence fee</b>	Not available	Not available	HUF 565
<b>CIB Internet based Electronic Services CIB Internet Bank – Compulsory Supplementary Service</b>			
<b>Fees for password generator<sup>3</sup></b>			
- Token usage fee	Not available	Not available	HUF 56 / month / user
- Easy Token usage fee ( <i>Sales of this product will be discontinued from 15. 02. 2019.</i> )	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) <sup>24</sup>	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 Easy Token replacement (if the Token is lost or becomes unusable or unreliable) ( <i>Sales of this product will be</i>	Not available	Not available	In case of a replacement request, the token available in

<i>discontinued from 15. 02. 2019.)<sup>24</sup></i>			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

<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>9</sup></b>			
- 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 <sup>10</sup>	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.

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. The Bank will stop offering the CIB Senior Citizen and Senior Citizen Plus account packages after 03.06.2013.  
Clients eligible for the CIB Senior Citizen and Senior Citizen Plus accounts:
  - A) Persons entitled to receive an old-age pension (with a "pensioner's reference number certificate"), regardless of age
  - B) Persons entitled to a widow's pension
  - C) Persons over 62 years of age
 Use of the CIB Senior Citizen Plus account is subject to the following conditions: transfer of pension or income to the CIB Senior Plus account, and holding or applying for at least one bank card.
2. Fulfilment of the conditions for use is reviewed monthly by the Bank and the appropriate fees are applied in the next month.
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 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.
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 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. Clients who conclude any CIB mortgage loan contract on or after 21 March 2016 will be eligible to choose the CIB Classic Private Account with a "JZH nullás" monthly account management fee discount (discount code: JZHNULL), if they are named as the borrower/co-borrower in the contract for a CIB mortgage loan at the bank, and the account from which the repayment instalments for the loan are debited is a bank account opened in the name of the Client and eligible for this discount. CIB Classic Private

Account monthly account management fee with “JZH nullás” monthly account management fee discount: The discount is 100% of the prevailing monthly account management for the CIB Classic Private Account, so the CIB Classic Private Account monthly account management fee with the “JZH nullás discount is: HUF 0. The Client is entitled to the “JZH nullás” account management fee discount for as long as the mortgage loan contract with the bank is in effect, the customer is named as the borrower/co-borrower in the loan contract, and/or the account for debiting the repayment instalments of the loan is a bank account opened in the name of the Client and eligible for this discount.

With effect from the day after termination of the loan contract and/or the Client’s borrower (co-borrower) status, or if the account from which the repayment instalments of the loan are debited is no longer a bank account opened in the name of the Client and eligible for this discount, then with effect from the day after its closure, the “JZH nullás” account management fee discount will be terminated and the prevailing standard terms and conditions for the CIB Classic Private Account, set out in this list of conditions, will apply in respect of the bank account. The Bank concludes a separate discount agreement with customers for the use of the discount. A prerequisite for provision of the discount is the conclusion of an agreement on the use of the “JZH nullás” discount for the CIB Classic Private Account. The discount may not be combined with any other discounts related to bank accounts – except the “BAB nullás” account management fee discount for CIB Classic Private Account.

- 18 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.
- 19 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.
- 20 With CIB 5, 10 ‘Minősített Fogyasztóbarát’ Home Loan [Customer-friendly Home Loan], the transaction fee of Bank-to-bank GIRO transfers and Intrabank 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.
- 21 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.
- 22 Clients who conclude any CIB ‘Babaváró’ Loan contract on or after 1 July 2019 will be eligible to choose the CIB Classic Private Account with a “BAB nullás” monthly account management fee discount (discount code: BABNUL), if they are named as the borrower/co-borrower in the contract for a CIB ‘Babaváró’ Loan at the bank, and the account from which the repayment instalments for the loan are debited is a bank account opened in the name of the Client and eligible for this discount. CIB Classic Private Account monthly account management fee with “BAB nullás” monthly account management fee discount: The discount is 100% of the prevailing monthly account management for the CIB Classic Private Account, so the CIB Classic Private Account monthly account management fee with the “BAB nullás” discount is: HUF 0. The Client is entitled to the “BAB nullás” account management fee discount for as long as the CIB ‘Babaváró’ Loan contract with the bank is in effect, the customer is named as the borrower/co-borrower in the loan contract, and/or the account for debiting the repayment instalments of the loan is a bank account opened in the name of the Client and eligible for this discount. With effect from the day after termination of the loan contract and/or the Client’s borrower (co-borrower) status, or if the account from which the repayment instalments of the loan are debited is no longer a bank account opened in the name of the Client and eligible for this discount, then with effect from the day after its closure, the “BAB nullás” account management fee discount will be terminated and the prevailing standard terms and conditions for the CIB Classic Private Account, set out in this list of conditions, will apply in respect of the bank account. The Bank concludes a separate discount agreement with customers for the use of the discount. A



prerequisite for provision of the discount is the conclusion of an agreement on the use of the "BAB nullás" discount for the CIB Classic Private Account. The discount may not be combined with any other discounts related to bank accounts – except the "JZH nullás" account management fee discount for CIB Classic Private Account.

- <sup>23</sup> 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.
- <sup>24</sup> The sale of the asset has been terminated by the Bank and cannot be replaced by the same instrument.

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.

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