

**CIB Private Banking Private Account Package  
for Private Banking Customers**

KL-379

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

<b>SPECIAL OFFERS</b>
<p>Special deposit interest rates in HUF and foreign currency! Please inquire about the details from your Private Banker or at CIB 24 Private Banking<sup>1</sup>.</p> <p>CIB MasterCard Gold debit main cards are available free of charge.</p> <p>Please find the preferential travel offers on the web page <a href="http://www.tensi.hu">www.tensi.hu</a>.</p> <p>No card management fee is charged in the case of MasterCard Gold and MasterCard Standard credit cards.</p> <p>HUF 8 000 000 accident insurance coverage for the event of accidental death, available at a 25% discount.</p>

<b>CIB PRIVATE BANKING HUF PRIVATE ACCOUNT - STANDARD CONDITIONS</b>	
Monthly fee for Private Banking service	HUF 9 199
Discount granted on the basis of payment frequency	Discount from the Private Banking service monthly fee
Quarterly	5%
Semi-annual	10%
Annual	15%
Discount from the monthly service fee, for relatives (as per the contract)	50%
Application fee for the Private Banking service	HUF 0
Cancellation fee for the Private Banking service	HUF 0
Fee for Private Banker's advisory services	HUF 0
Fee for customer calls initiated by the Bank, both within and outside of Hungary	HUF 0
On-demand interest	Annual interest: HUF 0 -1 000 000: 0.01% SDRI:0,01% Annual interest: on the amounts between HUF 1 000 000 – 5 000 000: 0,01 % SDRI: 0,01% Annual interest: on the amounts above HUF 5 000 000: 0,01 % SDRI: 0,01 %
Unauthorised credit interest	As per the Interest Notice
<b>Account management</b>	
Monthly account management fee	HUF 0
Account opening fee	HUF 0
Account closing fee	HUF 0
First paper-based bank statement for the given month, sent by post	HUF 0

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Access to regular monthly bank statements via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>2, 21</sup>	HUF 0
Regular statement, certificate upon special request	HUF 0
Issuing of a special certificate	HUF 5 645
Fee for modifying account signatory	HUF 0
Specifying a beneficiary in the case of death	HUF 0
Bank-switch fee <sup>22</sup>	HUF 990 (in case of contracts signed on or after 01.01.2017.)

**Deposits**

Cash deposit at a bank branch, in HUF – fee for coin handling if more than 50 coins are deposited	HUF 0 3.39%
Cash deposit at a bank branch, in a foreign currency	HUF 0
Deposit through a postal cash-transfer order, postal installed voucher, postal subsequent setup, postal resettling	0.39 % + HUF 113 / transaction

**HUF TRANSACTIONS**
**Interbank transfer via GIRO**

CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0 / transaction
CIB TPP channel	HUF 0 / transaction
Via the CIB24 Private Banking line <sup>1</sup>	0.483% min. HUF 280, max. HUF 42 047 In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,213% min. HUF 280, max. HUF 36 107
Orders given in paper format <sup>23</sup> , on Electronic Signature Pad and to the Private Banker	0.945% min. HUF 581, max. HUF 42 047 In case of HUF transfers from a HUF account to an account held at the Hungarian State Treasury for distribution of government securities: 0,675% min. HUF 581, max. HUF 36 107

**Intrabank transfer**

CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
Via the CIB24 Private Banking line <sup>1</sup>	HUF 978 / transaction
Orders given in paper format <sup>23</sup> , on Electronic Signature Pad and to the Private Banker	HUF 1 526 / transaction

**Internal book transfer between Customer's own accounts kept at the Bank**

CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
Via the CIB24 Private Banking line <sup>1</sup>	HUF 0

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Orders given in paper format, on Electronic Signature Pad and to the Private Banker	HUF 0
<b>Interbank transfer via the RTGS system</b>	1% min. HUF 13 265, max. HUF 119 684
Crediting of RTGS transfers	HUF 0
Fulfilment of standing orders via GIRO	HUF 0
Fulfilment of standing book transfer orders within the Bank	HUF 0
Fee for modification or cancellation of standing transfer/book transfer orders	HUF 0
Fee charged in the case of fulfilment of multiple (direct debt) collection orders	HUF 0
Dijnet bill payment - Internet bank	HUF 0
Fee charged in the case of the cancellation of multiple (direct debt) collection orders	HUF 0
<b>Conditional transfer<sup>3</sup></b>	
Mobile phone top-up	HUF 0
<b>Fee for the order withdrawal process (also including rescindment), order modification</b>	
Intra-bank order	HUF 0 / order
Bank-to-bank order	HUF 0 / order
<b>Fixing and cancellation of a deposit, increasing / decreasing the principal of the deposit at the rollover date</b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>21</sup>	HUF 0
Via the CIB24 Private Banking line <sup>1</sup>	HUF 0
Orders given to the bank branch, Private Banker	HUF 0
<b>Termination of a time deposit on a date other than the rollover date</b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>21</sup>	HUF 0
Via the CIB24 Private Banking line <sup>1</sup>	HUF 0
Orders given to the bank branch, Private Banker	HUF 0
Payment by postal cash-transfer order	HUF 0
<b>Cash withdrawal at the cash desk of a bank branch<sup>4</sup></b> – fee for coin handling if more than 50 coins are withdrawn <sup>3</sup>	1.098% min. HUF 965, max. HUF 115 372 3.39%
Fee for failing to make a reported cash-desk withdrawal or for making a withdrawal of more than HUF 1 million (or the equivalent in a foreign currency) that has not been reported in advance <sup>3</sup>	HUF 11 291 / occasion
Postal withdrawal cheque <sup>5</sup> ( <i>The Bank has not been providing the service related to paper-based orders since 1 March 2012.</i> )	HUF 590 / order
Submission of an incoming collection order based on an authorisation letter, official transfer order or a collection order formerly with the purpose code “2”, on the grounds of Foreclosure (submission of HUF collection order), to be credited to the Customer’s bank account managed by CIB	HUF 1 470
Registration of a collection order based on an incoming authorisation letter, official transfer order or a collection order	HUF 1 470

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formerly with the purpose code "2", on the grounds of Execution	
Correspondence fee <sup>6</sup>	HUF 0
Crediting of transfers	HUF 0
Blocking an amount on a current account	HUF 0
Cancellation of HUF transfer orders	HUF 0

**CIB PRIVATE BANKING FCY ACCOUNT - STANDARD CONDITIONS**

On-demand interest	As per the Interest Notice
Unauthorised credit interest	As per the Interest Notice
Account-opening minimum amount	None
Monthly account management fee	HUF 0
Account opening fee	HUF 0
Account closing fee	HUF 0
Regular monthly statement	HUF 0
Access to regular monthly bank statements via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>2, 21</sup>	HUF 0
Regular statement, certificate upon special request	HUF 0
Fee for issuing a SWIFT certificate	HUF 565
Issuing of a special certificate	HUF 5 645

**Deposits**

Payment by postal cash-transfer order	HUF 0
Foreign-currency cash deposit to a HUF or FCY account (CIB only accepts bank notes)	HUF 0
Depositing of scrap currency	11.29%

**FCY AND HUF TRANSACTIONS, HUF TRANSFER ABROAD<sup>7,8</sup>**

<b>Bank-to-bank transfer<sup>9,10</sup></b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>21</sup>	0.508%, min. USD 19,68, max. USD 565,36
CIB TPP channel	0.508%, min. USD 19,68, max. USD 565,36
Via the CIB24 Private Banking line <sup>1</sup>	0.647%, min. USD 18,78, max. USD 549,45
Orders given in paper format <sup>23</sup> , on Electronic Signature Pad and to the Private Banker	0.647%, min. USD 18,78, max. USD 558,58
Urgency surcharge in the case of T-day fulfilment in EUR, USD, GBP and CAD	USD 33.87
<b>SEPA and other transfer in EUR in the EEA Region (except domestic transfer)<sup>9</sup></b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>24</sup>	HUF 0
CIB TPP channel	HUF 0
Via the CIB24 Private Banking line <sup>1</sup>	0,483%, min. HUF 280, max. HUF 42 047
Orders given in paper format, on Electronic Signature Pad and to the Private Banker	0,945%, min. HUF 581, max. HUF 42 047

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<b>Domestic SEPA and other transfer in EUR in outside the EEA Region<sup>9</sup></b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>24</sup>	0,495%, min. EUR 17,18, max. EUR 493,34
CIB TPP channel	0,495%, min. EUR 17,18, max. EUR 493,34
Via the CIB24 Private Banking line <sup>1</sup>	0,63%, min. EUR 16,40, max. EUR 479,46
Orders given in paper format, on Electronic Signature Pad and to the Private Banker	0,63%, min. EUR 16,40, max. EUR 487,42
Urgency surcharge in the case of T-day fulfilment in EUR, USD, GBP and CAD	EUR 30,35
<b>Intra-bank transfer<sup>7,8</sup></b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>21</sup>	USD 17,4
CIB TPP channel	USD 17,4
Via the CIB24 Private Banking line <sup>1</sup>	USD 26,71
Orders given in paper format <sup>23</sup> , on Electronic Signature Pad and to the Private Banker	USD 33,44
<b>Internal book transfer between the Customer's own accounts kept at the Bank</b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
via the CIB24 Private Banking line <sup>1</sup>	HUF 0
In paper format, on Electronic Signature Pad and orders given to the Private Banker	HUF 0
Supplementary fee for FCY transfer or FCY book transfer orders requiring manual processing	USD 2.26
HUF transfer abroad	0.23% min. HUF 7 279, max. HUF 119 684
<b>Fee for the order withdrawal process (also including rescindment), order modification</b>	
Intra-bank order	HUF 0 / order
Bank-to-bank order	HUF 0 / order
<b>Fixing and cancellation of a deposit, increasing / decreasing its principal amount at the rollover date</b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>21</sup>	HUF 0
Via the CIB24 Private Banking line <sup>1</sup>	HUF 0
Orders given in paper format	HUF 0
<b>Termination of a time deposit on a date other than the rollover date</b>	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online <sup>21</sup>	HUF 0
Via the CIB24 Private Banking line <sup>1</sup>	HUF 0
Orders given in paper format and to the Private Banker	HUF 0
Foreign-currency cash withdrawal from a HUF or FCY account <sup>11</sup>	1.098% min. HUF 965, max. HUF 115 372

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HUF cash withdrawal from an FCY account <sup>3</sup>	1.098% min. HUF 965, max. HUF 115 372
Issuing of FCY cheques <i>The service from 16.12.2013 is not available.</i>	14.64 USD + cost of bank-to-bank transfer
Collection of FCY cheques (min. 30 banking days) <sup>12</sup> <i>The service from 16.12.2013 is not available.</i>	0.34%, min. USD 31.23, max. USD 124,20 + foreign bank's costs and DHL costs
Unpaid cheques	USD 5.65
Transferring the funds to cover cheques issued to our bank	USD 11.29
Blocking of cheques	USD 11.29
Correspondence fee <sup>5</sup>	HUF 565

**RELATED PRODUCTS AND SERVICES**
**Cash withdrawal from ATM (in the case of CIB MasterCard Gold Bankcard)**

Number of free cash withdrawals within Hungary per month, per account:	0 / month
<b>Fee for additional cash withdrawals</b>	
At a CIB Bank-operated proprietary ATM <sup>13</sup>	HUF 308
At a non-CIB Bank-operated (hereinafter: third-party) ATM, in Hungary <sup>13</sup>	HUF 514
Abroad, from ATM-s of the Intesa Sanpaolo bank group	HUF 2 190
Abroad, from other ATM-s	HUF 2 190
<b>Purchases in Hungary<sup>13</sup></b>	HUF 0
<b>Purchases abroad<sup>13</sup></b>	HUF 0

Type of bank card	<b>MasterCard Gold HUF Debit Card (not available)</b>
Annual fee for main card	HUF 0
Annual fee for supplementary card	In the first year 50% of the standard annual fee
Sending out of bankcards by post	HUF 0

Type of bank card	<b>CIB Premium MasterCard Gold HUF Debit Card (not available) CIB MasterCard Gold Debit Card</b>
Annual fee for main card	HUF 0
Annual fee for supplementary card	In the first year 50% of the standard annual fee
Sending out of bankcards by post, within Hungary	HUF 0

Type of bank card	<b>MasterCard Gold HUF Credit Card</b>
Credit line	On the basis of assessment

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Annual fee for main card	HUF 7 800 Promotion: 100% of the standard annual fee HUF 0 from 12 May 2014 until 31 December 2015
Annual fee for supplementary card	In the first year 50% of the standard annual fee
Sending out of bankcards by post	HUF 0
Monthly card-management fee	HUF 0

Type of bank card	<b>MasterCard HUF Credit Card (not available)</b>
Annual fee for main card	In the first year 50% of the standard annual fee
Annual fee for supplementary card	In the first year 50% of the standard annual fee
Sending out of bankcards by post	HUF 0
Monthly card-management fee	HUF 0

<b>SUPPLEMENTARY SERVICES</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.
<b>Monthly premium for CIB Accident Guard Family Package (available for principal insured persons between the ages of 18 – 65; the other insured persons can be children under 18, spouses or registered partners between the ages of 18 and 65)</b>	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 (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)</b>	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>CIB Current Account Overdraft Facility</b>	
Annual transaction interest payable by the Customer	14.99% (APR: 16.30%)
Credit appraisal free upon application, renewal and limit increase	HUF 0
<b>Monthly premium for HUF 8 000 000 accident insurance coverage for the event of accidental death<sup>14</sup> (available for</b>	HUF 749 The product can not be sold from 08.08.2013

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<b>Customers between the age of 18 and 65)</b>	
<b>Monthly premium for HUF 8 000 000 life insurance coverage for the event of death by any cause<sup>13</sup> (available to Customers up to 65 years of age)</b>	HUF 2 499 The product can not be sold from 08.08.2013
<b>CIB Utility Bill Payment Protection, monthly fee</b>	The product can not be sold from 15.07.2013
<b>Advice regarding artefacts</b>	HUF 0
<b>Expedited service via the CIB 24 Private Banking line<sup>1</sup></b>	HUF 0
<b>Expedited service at CIB bank branches</b>	HUF 0
<b>Conducting of insurance audit<sup>15</sup></b>	HUF 15 000
<b>Preparation of special insurance proposals<sup>16</sup></b>	HUF 0
<b>SUPPLEMENTARY SERVICES</b>	
	Contract concluded before 1st.June 2019.
	Contract concluded after 1st.June 2019.
<b>CIB Health Guard, Standard Basic Package (available at an age 6 month - 69 years). Monthly premium</b>	HUF 2 500 / month / insured
<b>CIB Health Guard, Optimum Basic Package (available at an age 18 – 69 years). Monthly premium</b>	HUF 5 500 / month / insured
<b>CIB Health Guard, Premium Basic Package (available at an age 18 – 69 years). Monthly premium</b>	HUF 11 500 / month / insured
<b>Hope Plus Silver Additional Insurance Package (available at an age 18 - 65 years, only attached to a Basic Package). Monthly premium</b>	HUF 2800 / <u>month / insured</u>
<b>Hope Plus Gold Additional Insurance Package (available at an age 18 – 65 years, only attached to a Basic Package). Monthly premium</b>	HUF 8500 / <u>month / insured</u>

<b>ELECTRONIC SERVICES</b>	
<b>CIB Mobilbank<sup>17</sup></b>	
Security text messages regarding transactions made using a CIB bankcard (card monitoring service)	HUF 0/month/telephone number
Text messages on debits and credits on your bank account (account monitoring service)	HUF 0/month/telephone number
SMS fee	10 messages per month HUF 0, every additional message: HUF 25 / message
<b>CIB Internet-based Electronic Services (CIB Internet Bank)</b>	
Registration fee	HUF 0
Security text messages on log-ins and blockings	HUF 0
<b>Usage fee for password-generating devices<sup>18</sup></b>	
Usage fee for a TOKEN	HUF 0



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Usage fee for an Easy Token ( <i>Sales of this product will be discontinued from 15 February 2019</i> )	HUF 0
Usage fee for a CIB Hard Token	HUF 299 / month / user
Usage fee for a CIB mobilToken	HUF 0
Application for a TOKEN	HUF 0
Application for an Easy Token ( <i>Sales of this product will be discontinued from 15 February 2019</i> )	HUF 0
Application for a CIB Hard Token	HUF 1.499 / month / user Promotion: HUF 0 until 2019.09.01.
Application for a CIB mobilToken ( <i>Sales of this product will be discontinued from 13 January 2018</i> )	HUF 0
One-off fee for TOKEN replacement (lost, stolen or damaged)	HUF 5 645
One-off fee for Easy Token (lost, stolen or damaged) ( <i>Sales of this product will be discontinued from 15 February 2019</i> )	HUF 2 823
One-off fee for CIB Hard Token (lost, stolen or damaged)	HUF 2 823
One-off fee (reregistration) for CIB mobilToken	HUF 0
<b>CIB Internet-based Electronic Services (CIB Bank mobile application, CIB Bank Online)</b>	
Registration fee	HUF 0
Monthly fee	HUF 0

**DATE AND TIME OF DEBITS AND CREDITS**

Frequency of interest payment	per calendar month, on the last bank working day
Frequency of interest debiting in relation to unauthorized credit and use of overdraft facility	Last working day of the calendar month
Due date of the monthly fee for the CIB Mobilbank card monitoring service / account monitoring service	Monthly fees for the service are charged every month in advance, with the first month's fee charged on the first day of use, then every month on the same day as the initial day of use (rollover of the initial date).
Due date of the CIB MOBILBANK SMS fee	The text message fee is charged subsequently, on the basis of the number of text messages sent by the Bank. The text message fee is charged monthly, in a lump sum, after the day on which the service is requested, on the same day as the initial day of use (rollover of the initial date).

**SERVICE FEES FOR PRIVATE BANKING GROUP MEMBERS<sup>19</sup>**

Private Banking Primary Group Member	Spouse	Children under the age of 18	Children between the age of 18 and 25	Other relatives <sup>20</sup>
HUF 9 199	HUF 4 600	HUF 2 300	- HUF 4 600 (in the case of satisfying the minimum requirements as per the prevalent Private Banking List of Conditions) - HUF 2 300 (in the case of not satisfying the minimum requirements as per the prevalent Private Banking List of Conditions)	HUF 4 600

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.

**Legal notes:**

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Any costs of the services provided by the Bank to the Customer that are in excess of the usual costs – especially the costs of any authority proceedings, the costs of using a collaborator, the costs of legal and other advisors, postal costs, stamp duty – are borne by the Customer.

Those Customers will be considered as Private Banking Customers, who at the time of opening the account on the 17<sup>th</sup> of July 2014 or before or concluding the contract on the 17<sup>th</sup> of July 2014 or before

- a) have entered into a Contract with the CIB Bank Group concerning any Private Banking financial product or service, or
- b) the total savings of such Customers deposited with or managed by the Bank is min. HUF 40 000 000 at account managing branches located in Budapest or HUF 30 000 000 in the case of account managing branches located elsewhere, or
- c) the Bank has granted a loan to such Customers at the amount of HUF 40 000 000 if the account managing branch is located in Budapest and of HUF 30 000 000 if the account managing branch is located elsewhere,
- d) as well as the close relatives, as per section 685 of the Civil Code before the 15<sup>th</sup> of March 2014, and section 8:1§ 2. from the 15<sup>th</sup> of March 2014, of the Customers specified in articles a)-c).

Those Customers will be considered as Private Banking Customers, who at the time of opening the account from the 18<sup>th</sup> of July 2014 or concluding the contract from the 18<sup>th</sup> of July 2014

- a) have entered into a Contract with the CIB Bank Group concerning any Private Banking financial product or service, or
- b) the total savings of such Customers deposited with or managed by the Bank is min. HUF 60 000 000, or
- c) the Bank has granted a loan to such Customers at the amount of HUF 60 000 000,
- d) as well as the close relatives, as per section 8:1§ 2. of the Civil Code of the Customers specified in articles a)-c).

**Termination of a bank account:**

**In the event of termination of the bank account agreement, the cash-desk withdrawal, transfer, intra-bank transfer or book transfer between the Customer's own accounts of an amount below HUF 1 000 – or an equivalent FCY amount determined on the basis of the valid FCY mid rate quoted by the Bank on the day of execution of the related payment order by the Bank – shall be free of charge.**

<sup>1</sup> CIB24 Private Banking telephone number: +36 (1) 399-8780. Services are also available via the CIB24 hotline: (+36 1) 4 242 242.

<sup>2</sup> After 8th August 2013 the applicable fee in case of an agreement of the electronic service by sending or availability of monthly statement, in each case, the first monthly statement made on paper for the current month 0 HUF.

<sup>3</sup> 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.

<sup>4</sup> The Bank makes no commitment to execute large cash withdrawals at a time that has not been agreed in advance. Cash withdrawals of large amounts must be reported to the Bank in advance, either verbally (by telephone, via CIB24/in person) or in writing, as follows:

Reporting the withdrawal of large sums of cash in advance:

Deadline for reporting		Amount of daily cash withdrawal		
		HUF	EUR, USD	Other
1 banking day before the cash withdrawal	From Monday to Thursday until 15:00, on Friday until 14:00	1 000 000 – 10 000 000	1 000 – 5 000	Up to the equivalent of USD 5 000
2 banking days before the cash withdrawal		Over 10 000 000	Over 5 000	Over the equivalent of USD 5 000

Advance reporting of a cash withdrawal in coins, of more than 50 coins:

- Cash withdrawals of up to HUF 500 000 must be reported 2 working days before the withdrawal
- Cash withdrawals of over HUF 500 000 must be reported 3 working days before the withdrawal, by 15:00 from Monday to Thursday and by 14:00 on Friday, and a list of denominations must be provided.

<sup>5</sup> In addition to the commission related to the transaction in question the Customer's bank account will be debited with all costs and commissions arising in connection with the transaction and rightfully charged by Magyar Posta Zrt.; such costs and commissions shall be debited upon their occurrence. An exception from the above shall be the fee charged by Magyar Posta Zrt. for the individual postal payment cheques, as well as the cost of generating such payment cheques by the Post Office. These amounts shall be debited from the Customer's HUF account at the beginning of the month after the subject month, simultaneously with the account management fee.

<sup>6</sup> This fee may be charged in connection with the administrative tasks involving the Bank proceeding on behalf of the Customer and a third party.

<sup>7</sup> In addition to the commissions related to foreign exchange transactions performed on the Customer's bank account, the bank account of the Customer or the Initiator of the foreign exchange transaction – as agreed by the Parties – will be charged with all 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 Customer undertakes to pay all the costs associated with the transfer, then he must ensure the availability of sufficient funds to cover such costs. The precise extent of such costs differs from bank to bank.

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- <sup>8</sup> The Personal Banker has a possibility to apply a unique option of pricing/rating.
- <sup>9</sup> The total value of orders submitted in a currency that differs from the currency of the account to be debited will be calculated by CIB Bank at the FCY buy/sell exchange rate valid on the day of debiting of the account.
- <sup>10</sup> In the case of orders that are in a non-EEA currency, if the initiator of the order does not agree to pay the foreign bank charges, the transferred amount will be credited to the beneficiary's account reduced by any fees charged by intermediary banks, which differ in their extent from one bank to the next.
- <sup>11</sup> The HUF fee shall be charged in FCY after conversion at the FCY exchange rate applied by the cash-desk on the given day.
- <sup>12</sup> Cheque collection orders are executed within a minimum of 30 banking days from the submission of the order by the Customer. The Bank accepts no liability for any lengthening of this deadline due to the disbursing bank's procedure related to the execution of the collection order. The benchmark deadlines for execution shall always be interpreted as being in addition to the deadlines specified in the List of Conditions. The Bank is only able to provide the Customer with advance information on the deadlines of third-party banks' procedures in respect of which it has information.
- <sup>13</sup> The fee for all other types of bankcard according to „Charges and commissions for bankcards of private individuals”.
- <sup>14</sup> For details, please consult our Special Offers.
- <sup>15</sup> The price includes an audit of up to 5 insurance contracts - for quotations regarding audits of more contracts than that, please contact your Private Banker.
- <sup>16</sup> Please, inquire and indicate your needs regarding the service to your Private Banker.
- <sup>17</sup> If the Account Monitoring service is used, the bank sends a text message in respect of amounts that exceed HUF 500, while in the case of the Card Monitoring service a text message is sent of all transactions. The Customer may freely change this limit via CIB24, CIB Internet bank or the Private Banker.
- <sup>18</sup> After 8th August 2013 new Internet Bank Contract concerning identification mode with password can not be related, in case of a Full services package the existing Contract concerning identification mode with password can not be changed, only in case of enquiry or registering services package is possible the change for the identification mode with password. After 31st March 2014 the identification mode with password it can be used only in case of the users, which has an enquiry or registering services package, as long as the user has a Basic, Full, Card package, the Bank has limited the Electronic Service.
- <sup>19</sup> They are optionally debited to the account of the Private Banking Primary Group Member or the Group Member; in the lack of a separate agreement, fees will be debited to the account of the Private Banking Primary Group Member.
- <sup>20</sup> Other relatives: close relations: registered partner, lineal relatives, adoptive parents, step-parents and foster parents, as well as siblings; the partner, the spouse of a lineal relative, the fiancé or fiancée, the lineal relatives and siblings of the spouse, as well as the sibling's spouse.
- <sup>21</sup> Service is not yet available in CIB Bank mobile application and CIB Bank Online. After the launch of CIB Bank mobile application and CIB Bank Online the Bank will continuously introduce new services in the application 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.
- <sup>22</sup> 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.
- <sup>23</sup> 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.
- <sup>24</sup> 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.

With respect to all fees, commissions and costs not discussed in the present List of Conditions the Bank's Standard Retail Conditions shall be applicable.