

KEY OFFERS	
Free Visa Classic primary debit card.	
The closing fee for MasterCard Gold credit and for MasterCard Standard credit card is free of charge.	
The HUF 8 000 000 accident insurance package (covering accidental death) is available at a 25% discount. (The Bank terminates the sale of the product from 08 august 2013.)	
CIB PREMIUM BANKING - HUF CURRENT ACCOUNT BASIC TERMS AND CONDITIONS	
Premium banking service application fee	HUF 0
Premium banking service termination fee	HUF 0
Fee of advice provided by a Premium banking advisor	HUF 0
Fee of phone calls initiated by the Bank to contact the customer inland or abroad	HUF 0
Current account with tiered interest structure	HUF 0 – HUF 1 000 000: 0,01%
	For the amount in the HUF 1 000 000 – HUF 5 000 000 range: 0,01%
	For an amount over HUF 5 000 000: 0,01%
Penalty interest rate	In accordance with the information brochure on interest rates
Account keeping	
Monthly account keeping fee	HUF 3 580
Account opening	HUF 0
Account closing	HUF 0
Regular monthly bank statement by mail	HUF 0
Bank statement or certificate upon special request	HUF 0
Accessing the regular monthly bank account statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ^{1, 17}	HUF 0
Issuing of unique certificate	HUF 5 645
Authorized person modification	HUF 0
Registration of beneficiary in case of death	HUF 1694
Cash Deposit	
Cash deposit at teller desk in HUF	HUF 0
- commission on depositing of coins over 50 pcs	3,39%
Postal disbursement order	0,39% + HUF 113/transaction
Debits	
Bank-to-bank transfer via GIRO system	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24, CIB24 Premium line ²	0,507 % min. HUF 294, max. HUF 44 149

	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
	0,992 % min. HUF 610, max. HUF 44 149
Paper based ¹⁹ , on Electronic Signature Pad, or via premium banking advisor	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
Book transfer in HUF	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24, CIB24 Premium line ²	HUF 1 027 / transaction
Paper based ¹⁹ , on Electronic Signature Pad, or via premium banking advisor	HUF 1 604 / transaction
Transfer between orderer's subaccounts	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24, CIB24 Premium line ²	HUF 0
Paper based, on Electronic Signature Pad, or via premium banking advisor	HUF 0
Bank-to-bank transfer via VIBER system	
	1% min. HUF 13 265, max. HUF 119 684
Credits of VIBER transfers	HUF 0
Standing order via GIRO system	HUF 0
Standing order inside the bank	HUF 0
Amendment, cancellation of book/outgoing standing order	HUF 0
Public utility payment by direct debit	HUF 0
Cancellation of public utility payment	HUF 0
Díjnet bill payment – Internet bank	HUF 0
Conditional transfer order³	
Mobile card recharging	HUF 0
Cancelled/adjusted item	
transfer between two CIB accounts	HUF 0/item
Bank-to-bank transfer between customer's accounts	HUF 0/item
Starting, closing of term deposit, increasing or decreasing of capital on rolling date	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁷	HUF 0
CIB24, CIB24 Premium line ²	HUF 0

Paper based or via premium banking advisor	HUF 0
Closing of term deposit or decreasing of capital on other day than the rolling date	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁷	HUF 0
CIB24, CIB24 Premium line ²	HUF 113/ deposit
Paper based or via premium banking advisor	HUF 113/ deposit
Cash withdrawal at teller desk⁴ commission on withdrawal of coins over 50 pcs	1,098 % min. HUF 965, max. HUF 115 372 3,39 %
Fee for failing to make a cash-desk withdrawal that has been reported in advance, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without reporting the withdrawal in advance⁴	HUF 11 291/occasion
Postal remittance⁵	HUF 590/remittance
Collection order based on the authorization letter, official transfer orders and initiation of collection order by right of execution (HUF collection debit) for the benefit of the current account at CIB Bank	HUF 1 470
Registration of incoming collection order	HUF 1 470
Mailing fee ⁶	HUF 565
Crediting of incoming transfers	HUF 0
Blocking an amount on current account	HUF 0

CIB PREMIUM BANKING - FOREIGN CURRENCY PRIVATE ACCOUNT BASIC TERMS AND CONDITIONS	
Current account with tiered interest structure	According to the prevailing "Interest Rates" publication
Penalty interest rate	According to the prevailing "Interest Rates" publication
Account keeping	
Minimum account opening amount	None
Monthly account keeping fee	HUF 0
Account opening fee	HUF 0
Account closing fee	HUF 0
Regular monthly bank statement by mail	HUF 0
Accessing the regular monthly bank account statement via CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ^{1, 17}	HUF 0
Bank statement or certificate upon special request	HUF 0
Fee of SWIFT copy	HUF 565
Issuing of unique certificate	HUF 5 645

Cash Deposit⁷	
Cash deposit to HUF or foreign exchange account (only banknotes are accepted)	HUF 0
Depositing damaged currency banknote	11,29%
Debits	
Bank-to-bank transfer^{8,9}	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁷	0,508 % min. USD 19,68, max. USD 565,36
CIB TPP channel	0,508 % min. USD 19,68, max. USD 565,36
CIB24, CIB24 Premium line ²	0,647 % min. USD 18,78, max. USD 549,45
Paper based, on Electronic Signature Pad, or via premium banking advisor	0,647 % min. USD 18,78, max. USD 558,58
Express premium for execution on T value day in case of EUR, USD, CAD and GBP	33,87 USD
SEPA and other transfer in EUR in the EEA Region (except domestic transfer)⁸	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁸	HUF 0
CIB TPP channel	HUF 0
CIB24, CIB24 Premium line ²	0,507%, min. HUF 294, max. HUF 44149
Paper based, on Electronic Signature Pad, or via premium banking advisor	0,992%, min. HUF 610, max. HUF 44149
Domestic SEPA and other transfer in EUR in outside the EEA Region⁸	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁸	0,495%, min. EUR 17,18, max. EUR 493,34
CIB TPP channel	0,495%, min. EUR 17,18, max. EUR 493,34
CIB24, CIB24 Premium line ²	0,63%, min. EUR 16,40, max. EUR 479,46
Paper based, on Electronic Signature Pad, or via premium banking advisor	0,63%, min. EUR 16,40, max. EUR 487,42
Express premium for execution on T value day in case of EUR, USD, CAD and GBP	EUR 30,35
Transfer to an account within the Bank^{8,9}	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁷	USD 17,4
CIB TPP channel	USD 17,4
CIB24, CIB24 Premium line ²	USD 26,71
Paper based, on Electronic Signature Pad, or via premium banking advisor	USD 33,44
Transfer between orderer's subaccounts within the Bank	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0

CIB TPP channel	HUF 0
CIB24, CIB24 Premium line ²	HUF 0
Paper based, on Electronic Signature Pad, or via premium banking advisor	HUF 0
Accessory charges for foreign currency transfers requiring manual processing (transfers between own accounts included)	USD 2,26
HUF transfer abroad	0,23 % min. HUF 8 811, max. HUF 119 684
Fee of Cancellation (including recall)/ modification of order	
transfer between two CIB accounts	HUF 0
Bank-to-bank transfer between customer's accounts	HUF 0
Setting up, terminating, increasing, or reducing a fixed-term deposit on date of roll over	
CIB Internet Bank, CIB Bank mobile application ¹⁷ , CIB Bank Online	HUF 0
CIB24, CIB24 Premium line ²	HUF 0
Paper based or via premium banking advisor	HUF 0
Terminating a fixed-term deposit on non date of roll over	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online ¹⁷	HUF 0
CIB24, CIB24 Premium line ²	HUF 113/ deposit
Paper based or via premium banking advisor	HUF 113/ deposit
Cash withdrawal in foreign currency to the debit of HUF or foreign exchange account ⁴	1,098 % min. HUF 965, max. HUF 115 372
Cash withdrawal in HUF to the debit of foreign exchange account ⁴	1,098 % min. HUF 965, max. HUF 115 372
Issuing cheque in foreign currency <i>This service is not available from 16 December 2013.</i>	USD 14,64 + bank-to-bank transfer's charges
Cheque collection (min. 30 banking days) ¹⁰ <i>This service is not available from 16 December 2013.</i>	0,34% min. USD 35, max. USD 124,20 + foreign bank charges and DHL charges
Non-paid cheque	USD 5,65
Cover transfer of cheque drawn on CIB Bank	USD 11,29
Stop payment of a cheque	USD 11,29

RELATED PRODUCTS AND SERVICES

Type of card	CIB Visa Inspire Embossed Bankcard (in case of application after 01. December 2013)
Annual membership fee of primary card	HUF 0
Annual membership fee of supplementary card	In the first year 50% of the standard annual fee

Receiving bankcard by post within the country	HUF 0
Type of card	Visa Classic HUF debit card (not available after 01. December 2013)
Annual membership fee of primary card	HUF 0
Annual membership fee of supplementary card	In the first year 50% of the standard annual fee
Receiving bankcard by post within the country	HUF 0

Type of card	MasterCard Standard HUF debit card (in case of application before 02. November 2011)
Annual membership fee of primary card	HUF 0
Annual membership fee of supplementary card	In the first year 50% of the standard annual fee
Receiving bankcard by post within the country	HUF 0

Type of card	MasterCard Standard HUF debit card (in case of application after 02. November 2011)
Annual membership fee of primary card	Standard annual fee
Annual membership fee of supplementary card	Standard annual fee

Type of card	CIB MasterCard Gold Debit card HUF
Annual membership fee of primary card	50 % of the standard annual fee
Annual membership fee of supplementary card	Standard annual fee Promotion: 50% of standard annual fee in the first year if the supplementary card is requested between 03 June 2013 and 30 September 2013.
Receiving bankcard by post within the country	HUF 0

Type of card	MasterCard Gold credit card HUF (in case of application after 30 March 2012)
Credit line	According to the credit appraisal
Annual membership fee of primary card	Standard annual fee
Annual membership fee of supplementary card	Standard annual fee
Monthly closing fee	HUF 0
Receiving bankcard by post within the country	HUF 0

Type of card	MasterCard Gold credit card HUF
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	(in case of application before 22 March 2012)
Credit line	According to the credit appraisal
Annual membership fee of primary card	In the first year 75 % of the standard annual fee
Annual membership fee of supplementary card	In the first year 75 % of the standard annual fee
Monthly closing fee	HUF 0
Receiving bankcard by post within the country	HUF 0
Type of card	MasterCard credit card HUF (not available after 21 March 2012)
Credit line	According to the credit appraisal
Annual membership fee of primary card	Standard annual fee
Annual membership fee of supplementary card	Standard annual fee
Monthly closing fee	HUF 0
Receiving bankcard by post within the country	HUF 0
Type of card	MasterCard credit card HUF (in case of application before 22 March 2012)
Credit line	According to the credit appraisal
Annual membership fee of primary card	In the first year 50 % of the standard annual fee
Annual membership fee of supplementary card	In the first year 50 % of the standard annual fee
Monthly closing fee	HUF 0
Receiving bankcard by post within the country	HUF 0

ADDITIONAL SERVICES	
Monthly premium for CIB Accident Guard Package (available for individuals between the ages of 18 – 65)	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.
Monthly premium for CIB Accident Guard Plus Package (available for individuals between the ages of 18 – 65)	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.
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	HUF 1 200 Promotion: For applications between 02. 01. 2019 and 31.12. 2019, monthly premium is HUF 0 for 1 full month

65)	following the month of the application.
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)	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.
CIB overdraft credit	
Annual interest payable by the customer	21,99 % (APR ¹¹ : 39,10%)
Evaluation fee at application, renewal or limit increase	HUF 0
Monthly fee of accident insurance for accidental death till HUF 8,000,000	HUF 749 The Bank terminates the sale of the product from 08.08.2013.
Monthly fee of accident insurance for death of any case till HUF 8,000,000	HUF 2 499 The Bank terminates the sale of the product from 08.08.2013.
MEDICIB Health Line – Medical Call Centre and Second Medical Opinion – service²	HUF 0
CIB Bill Protection, monthly fee	HUF 999 The Bank terminates the sale of the product from 15.07.2013.
Expedited procedure through CIB 24 Premium line²	HUF 0
Expedited procedure at CIB branch offices	HUF 0

ADDITIONAL SERVICES		
	Contract concluded before 1st.June 2019.	Contract concluded after 1st.June 2019.
CIB Health Guard, Standard Basic Package (available at an age 6 month - 69 years). Monthly premium	HUF 2 500 / month / insured	HUF 3 500 / month / insured
CIB Health Guard, Optimum Basic Package (available at an age 18 – 69 years). Monthly premium	HUF 5 500 / month / insured	HUF 7 500 / month / insured
CIB Health Guard, Premium Basic Package (available at an age 18 – 69 years). Monthly premium	HUF 11 500 / month / insured	HUF 14 500 / month / insured
Hope Plus Silver Additional Insurance Package (available at an age 18 - 65 years, only attached to a Basic Package). Monthly premium	HUF 2 800 / month / insured	
Hope Plus Gold Additional Insurance Package (available at an age 18 – 65 years, only attached to a Basic Package). Monthly premium	HUF 8 500 / month / insured	

ELECTRONIC SERVICES	
Electronic Bank	
CIB Mobilbank¹²	
SMS messages about transactions of CIB bankcard (bankcard monitoring service)	HUF 0/month/phone number
SMS-messages about debits and credits on the bank account (account monitoring system)	HUF 0/month/phone number
SMS fee	10 sms/ month are free of chare, any further: HUF 25 / SMS
CIB Internet based electronic services (CIB Internet Bank)¹³	
Registration	HUF 0
Safety-SMS messages about log-ins and blockings ¹³	HUF 0
Usage fee of Token , the single password generating device ¹³	HUF 0
Usage fee of Easy Token, the single password generating device <i>(Sales of this product will be discontinued from 15 February 2019)</i>	HUF 0
Usage fee of CIB Hard Token, the single password generating device	HUF 299 / month /user
Usage fee of CIB Mobile Token, the singel	HUF 0/month/user:
Token application fee	HUF 0
Easy Token application fee <i>(Sales of this product will be discontinued from 15 February 2019)</i>	HUF 0/user
CIB Hard Token application fee	HUF 1.499 / user Promotion: HUF 0 / user until 2019.09.01.
CIB Mobile Token application fee <i>(Sales of this product will be discontinued from 13 January 2018)</i>	HUF 0/user
Replacement of the Token (lost/stolen/damaged)	HUF 5 645
Replacement of the Easy Token (lost/stolen/damaged) <i>(Sales of this product will be discontinued from 15 February 2019)</i>	HUF 2 823
Replacement of the CIB Hard Token (lost/stolen/damaged)	HUF 2 823
Replacement of the CIB Mobile Token (re-registration) single fee	HUF 0
CIB Internet-based Electronic Services (CIB Bank mobile application, CIB Bank Online)	
Registration fee	HUF 0
Monthly fee	HUF 0

DATES OF DEBITS AND CREDITS	
Date of crediting interest on account	per calendar month, on the last bank working day
Date of debiting penalty or overdraft interest	Last working day of the calendar month
Date of monthly fee of CIB Mobilbank account monitoring/card monitoring service	SMS fee is charged as an aggregated monthly fee, the fee of the first month on



CIB BANK

LIST OF TERMS AND CONDITIONS

CIB Premium Banking Private Account Package

For Premium Banking Private Individual Customers

Sales of this product will be discontinued from 01 April 2014!



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	the application date of the service and then charged every month on the application day (on the turnover day of the application day)
Date of monthly fee of CIB Mobilbank SMS fee	SMS fee is charged as an aggregated monthly fee, the fee of the first month on the application date of the service and then charged every month on the application day (on the turnover day of the application day)

CIB UNSECURED LOAN TECHNICAL ACCOUNT¹⁴	
Penalty interest rate	27,99 %
Date of debiting penalty interest	On the last banking day of the month
Account opening amount	None
Monthly account keeping fee	HUF 0
Account opening and closing fee	HUF 0
Regular monthly statement from CIB Internet Bank, CIB Bank mobile application¹⁷	HUF 0
Regular first monthly paper based statement through mail (Only upon Customer request)	HUF 0
Statement upon special request, certificate¹⁵	
Within 6 month / month	HUF 1 129
Other / month	HUF 2 258
Transfer between orderer's subaccounts	
CIB Internet Bank, CIB Bank mobile application, CIB Bank Online	HUF 0
CIB TPP channel	HUF 0
CIB24	HUF 0
Manual-processed items in branches	HUF 0
Cash deposit at teller desk	HUF 0
- commission on depositing of coins over 50 pcs	3,39%
Cash withdrawal at teller desk⁴	1,07 % min. HUF 940,
- commission on withdrawal of coins over 50 pcs	max. HUF 112 339 3,39%
Fee for failing to make a cash-desk withdrawal that has been reported in advance, or for withdrawing more than HUF 1 million (or the equivalent in foreign currency) without reporting the withdrawal in advance⁴	HUF 11 291/occasion
Mailing fee	HUF 565
CIB Internet based Electronic Services	
CIB Internet Bank – Compulsory Additional Service	
Password generator charges¹³	
- Token device usage fee	HUF 56/month ¹⁶
- Easy Token device usage fee (<i>Sales of this product will be discontinued from 15 February 2019</i>)	HUF 56/month/user
- Usage fee of CIB Hard Token, the single password generating device	HUF 299 / month / user
- CIB mobileToken device usage fee	HUF 56/month/user Promotion: HUF 0 to 30.06.2016
- Token application fee	HUF 0

- Easy Token application fee (<i>Sales of this product will be discontinued from 15 February 2019</i>)	HUF 0/user
- CIB Hard Token application fee	HUF 1499 / user Promotion: HUF 0 / user until 2019.09.01
- CIB mobileToken application fee (<i>Sales of this product will be discontinued from 13 January 2018</i>)	HUF 0/ user
- Token replacement of the device (lost/stolen/damaged)	HUF 5 645
- Easy Token replacement of the device (lost/stolen/damaged) (<i>Sales of this product will be discontinued from 15 February 2019</i>)	HUF 2 823
- Replacement of the CIB Hard Token (lost/stolen/damaged)	HUF 2 823
- CIB mobilToken replacement (re-registration) single fee	HUF 0
CIB Mobile-bank¹²	
- SMS messages about credits and debits on the account	HUF 236/month
- SMS fee	HUF 25/pcs
CIB Internet-based Electronic Services (CIB Bank mobile application)	
Registration fee	HUF 0
Monthly fee	HUF 0

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:

All the Bank's costs, in excess of the usual costs, incurred in relation to the provision of services to the Customer – 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 Customer.

Premium Banking Business Partners include business partners, who

- concluded an Agreement with CIB Group pertaining to any Premium Banking financial product or service, and
- constantly have savings deposited with or managed by the Bank in a minimum value stipulated in the Premium Banking agreement, but at least in a value of HUF 10 000 000, or
- have received a loan from the Bank at least in the amount stipulated in the Premium Banking agreement, but at the least in a value of HUF 15 000 000
- have at least a HUF 280 000 regular monthly net income and such income is certified for the Bank, and
- in terms of services available to group members, are pertinent customers (in accordance with Section b of Article 685 of the Civil Code) reported by the Premium Banking Business Partner to the Bank as members of the Premium Banking client group.

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 1,000 – 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.

¹ Following August 8, 2013 the fee applicable for the first printed statement for the relevant month is HUF 0 in case of agreements made for sending the monthly statement or making it available to the customer by way of electronic service.

² CIB24 Premium line: (+36 1) 399 8790. The services are also available at the CIB24 line: (+36 1) 4 242 242.

³ 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.

⁴ The Bank makes no commitment to execute large cash withdrawals at a time that has not been agreed in advance.

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

Reporting the withdrawal of large sums of cash in advance:

Deadline for reporting		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 day before the withdrawal	Friday up to 14:00	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.

⁵ 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 simultaneously with the remittance, 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.

⁶ The fee can be charged if the Bank has to correspond with third parties regarding client's matter.

⁷ In addition to commissions applicable to foreign currency transactions involving the Customer'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, at the Parties' option, be charged to the Customer 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 Customer undertakes to bear all the fees and charges associated with the transfer, the Customer must ensure that sufficient funds are available on the designated account to cover such costs. The precise amount of fees and charges differ from bank to bank.

⁸ CIB Bank's sell/buy foreign exchange rate valid on the date of debiting the account is applied to calculate the counter value of orders submitted in currency different from that of the account debited.

⁹ In case of foreign exchange transfer orders which are denominated in non EEA currency, if the account holder doesn't undertake to pay the foreign bank charges, the transferred amount will be credited to the bank account of the beneficiary reduced by any possibly arising intermediary bank charges. Intermediary bank charges differ by bank.

¹⁰ 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.

¹¹ 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.

¹² In case of Account Monitor service the bank sends SMS on transactions above HUF 500, in case of Card Monitor service the bank sends SMS on all transactions. Clients can modify this limit via CIB24 or in the branch.

¹³ 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.

¹⁴ 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

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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.

¹⁵ First bank account statement which is printed on paper and in connection with a proper month is free of charge.

¹⁶ Per user.

¹⁷ 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.

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 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.

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.