

SERVICE PACKAGES AND FUNCTIONS LIST

CIB Internet Banking Functionality ¹	Signature needed	Service packages ²	Customer type (for resident customers)	Function is available after the restriction	Customer type (for foreign customers)	User status
ACCOUNTS MENU						
Account discount³ (information on CIB Kártyázó Minimum / Medium / Maximum Account Package discounts)	NO	Enquiry/ Basic/ Full/Card	Private individuals	Yes	Private individuals	Account-Holder, Co-Holder
Account summary (information on bank accounts, deposits, loans)	NO	Enquiry/ Basic/ Full	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory

¹ Considering scope of services the Internet Bank functions are related to accounts, except the card and loan applications (these are considered as bank contract modifications).

²The Card service package may be applied only by resident private individuals having only Credit card or Shopping card account. Registering service package includes only the registration of the transactions, while the Enquiry service package means the inquiry of the orders regarding the disposal functions. The Card and the Basic package cannot be applied if the contract(s) has been signed after 10.05.2013.

³ This function is only available for account holders on CIB Kártyázó Minimum / Medium / Maximum Account Package.

⁴ It is exclusively available to users who are the owners or have been authorized to sign for their company, and only if the user is the sole user of the Internet Bank and he/she does not manage any other customer accounts with the same user ID.

⁵ Functions regarded as an amendment to the contract signed with the bank. For the “private individual” customer type, in the case of joint accounts both the account holder and the co-holder(s) have to sign the transaction, regardless of whether the holders have joint or individual signing powers. The transaction is deemed signed when it has been signed by all account holders via the online banking interface. For the “sole trader, small or medium-sized enterprise” customer type, the transaction must be signed by the authorised signatory representing the account holder. The “Signing folder” function allows all account holders to sign the entry via the online banking interface. A transaction may only be submitted to the bank successfully after it has been signed via the online banking interface (a) “private individual” customer type: by all account holders; (b) “sole trader, small or medium-sized enterprise” customer type: by the authorised signatory representing the account holder, or, if there are joint signatories, by all authorised signatories.

CIB Internet Banking Functionality¹	Signature needed	Service packages²	Customer type (for resident customers)	Function is available after the restriction	Customer type (for foreign customers)	User status
Credit card account summary	NO	Enquiry/Basic/ Full/ Card	Private individuals/ Private entrepreneur/SME	Yes	Not accessible	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Bankcard summary	NO	Enquiry/ Basic/ Full/Card	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Shopping card summary	NO	Enquiry/ Basic/ Full/ Card	Private individuals	Yes	Not accessible	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Account history (export)	NO	Enquiry/ Basic/Full/ Card	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Account statement query (export)	NO	Enquiry/ Basic/Full/ Card	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Statement posting change	YES	Basic/Full/ Card	Private individuals/Private entrepreneur/SME	No	Private individuals/Private entrepreneur/SME	Account-Holder, Representative of Company
Bankcard history	NO	Enquiry/ Basic/Full/ Card	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Post-file information (export)	NO	Enquiry/ Basic/ Full	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Pending direct debit items (inquiry, permit, refuse)	YES	Enquiry/ Basic/Card/ Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Refused direct debit items	NO	Enquiry/ Basic/Card/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
TRANSFER MENU						

CIB Internet Banking Functionality¹	Signature needed	Service packages²	Customer type (for resident customers)	Function is available after the restriction	Customer type (for foreign customers)	User status
One-off HUF transfer order (from HUF account) (registration, export and import of orders)	YES	Registering/Card/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Value dated HUF transfer order (from HUF account) (registration, export and import of orders)	YES	Registering/Card/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Disposal for value dated HUF transfer order (inquiry, modification and deletion of orders)	YES	Enquiry/ Basic/Card/Full	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
HUF standing order (registration of orders)	YES	Registering/Card/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Disposal for HUF standing order (inquiry, modification and deletion of orders)	YES	Enquiry/ Basic/Card/Full	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Cancel HUF orders	YES	Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Direct debit authorization (registration of orders)	YES	Registering/Card/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Direct debit disposal (inquiry, modification and deletion of authorization)	YES	Enquiry/ Basic/Card/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory

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VIBER transfer order (registration, export and import of orders)	YES	Registering/ Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Foreign exchange transfer order (registration of orders)	YES	Registering/ Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Payment to a postal address (registration, export and import of orders)	YES	Registering/ Full	Private individuals/Private entrepreneur/SME	No	Not accessible	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
BOOK TRANSFER MENU						
One-off HUF book transfer order (from HUF account) (registration of orders)	YES	Registering/Basic/Card/ Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Value dated HUF book transfer order (from HUF account) (registration of orders)	YES	Registering/Basic/Card/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Disposal for HUF value dated book transfer (inquiry , modification and deletion of orders)	YES	Enquiry/ Basic/Card/Full	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Standing order for HUF book transfer (from HUF account) (registration of orders)	YES	Registering/Basic/Card/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory

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Disposal for HUF book transfer standing order (inquiry, modification and deletion of orders)	YES	Enquiry/ Basic/Card/Full	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
FX transfer between sub-accounts (registration of orders)	YES	Registering/Basic/Card/ Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
DEPOSIT MENU						
Term deposits (registration of orders)	YES	Registering/Basic//Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Deposit disposal (inquiry of deposit, prompt termination, termination on interest payment date, deposit type change)	YES	Enquiry/ Basic/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
CARD MENU						
Debit/Credit card application ⁵	YES	Basic/ Full/Card	Private individuals	No	Not accessible	Account-Holder, Co-Holder
Shopping card application (further financial service) ⁵	YES	Basic/Full / Card	Private individuals	No	Not accessible	Account-Holder, Co-Holder,
Internet card application (further financial service) ⁵	YES	Basic / Full / Card	Private individuals	No	Not accessible	Account-Holder, Co-Holder,

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Limit modification ⁵	YES	Basic / Full / Card	Private individuals/Private entrepreneur/SME	No	Private individuals /SME	Account-Holder, Co-Holder, Representative of Company
Bankcard activation	YES	Basic / Full / Card	Private individuals/Private entrepreneur/SME	No	Private individuals /SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
MOBILE APPLICATION						
Mobile Application⁴	YES	Full	Private individuals/Private entrepreneur/SME	Yes	Private individuals/Private entrepreneur/SME	Account-Holder, Representative of Company
MobilToken Re-registrate	YES	Basic / Full / Card	Private individuals/Private entrepreneur/SME	No	Private individuals /SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
LOAN MENU (further financial service)						
CIB Personal loan application	NO	Basic/Full	Private individuals/Private entrepreneur	No	Not accessible	Account-Holder, Co-Holder
CIB Overdraft application⁵	YES	Basic/Full	Private individuals/Private entrepreneur	No	Not accessible	Account-Holder, Co-Holder
CIB Business Loan	YES	Basic/ Full	SME	No	Not accessible	Representative of Company
INVESTING MENU						
Portfolio statement	NO	Enquiry/ Basic/ Full	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Securities account history	NO	Enquiry/ Basic/ /Full	Private individuals/Private	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company,

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			entrepreneur/SME			Authorized Signatory
Commission inquiry, revocation	YES	Enquiry/ Basic/ Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Statement	NO	Enquiry/ Basic/ Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Investment funds – buy and sell (registration of orders)	YES	Registering/Basic/ Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Government securities – buy and sell (registration of orders)	YES	Registering /Basic/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Corporate bond – buy and sell (registration of orders)	YES	Registering /Basic/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
INSURANCE MENU						
Car insurance application	NO	Basic/ Full/	Private individuals/Private entrepreneur/SME	No	Private individuals/Private entrepreneur/SME	Account-Holder, Co-Holder, Representative of Company
LEASING MENU	NO	Enquiry/ Basic/ Full	Private individuals/Private entrepreneur/SME	No	Not accessible	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory

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EXTRA MENU						
CIB Mobilbank new application /modify/delete⁵	YES	Registering/Enquiry/ Basic/ Full/ Card	Private individuals/Private entrepreneur/SME	No	Private individuals/Private entrepreneur/SME	Account-Holder, Co-Holder, Representative of Company
Mobil pre-paid card recharging (conditional transfer) (registration of orders)	YES	Registering/Card/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Contact details⁵ (modify contact details)	YES	Registering/Basic/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company
Declaration⁵ (declaration for free cash withdrawals)	YES	Basic / Full / Card	Private individuals	No	Private individuals	Account-Holder, Co-Holder, Representative of Company
CLUB MENU	NO	Enquiry/ Basic/ Full/ Card	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
SIGNATURE FOLDER MENU	NO	Registering/Basic/Full/Card	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
ADDITIONAL (Operating) SERVICES						
Settings						

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Account personalization	NO	Registering/Enquiry/ Basic/ Full/ Card	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Partner management (export, import)	NO	Registering/Basic/Full	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Password modification	NO	Registering/Enquiry/ Basic/Full/ Card	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Entering a registering user	NO	Basic/ Full	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company
Enquiry user	NO	Basic/ Full	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company
Reminder question	NO	Enquiry/ Registering/ Basic/ Full/ Card	Not accessible	No	Not accessible	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Changing font size	NO	Enquiry/ Registering/ Basic/ Full/ Card	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Mailbox	NO	Basic/Full/Card	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Help	NO	Enquiry/ Basic/ Full/ Card	Private individuals/Private entrepreneur/SME	No	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Contact us	NO	Registering /Enquiry/ Basic/ Full/Card	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory
Change status	NO	Enquiry/ Basic/ Full/ Card	Private individuals/Private entrepreneur/SME	Yes	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory

