

SERVICE PACKAGES AND FUNCTIONS LIST

CIB Internet Banking Functionality ¹	Signature needed	Service packages ²	Customer type (for resident customers)	Customer type (for foreign customers)	User status	Functions used by Token, Easy token, Mobiltoken from 14 th of September 2019. (only Enquiry)
ACCOUNTS MENU						
Account discount³ (information on CIB Kártyázó Minimum / Medium / Maximum Account Package discounts)	NO	Basic/ Full/Card	Private individuals	Private individuals	Account-Holder, Co-Holder	YES

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).

² The Card service package may be applied only by resident private individuals having only Credit card or Shopping card account. The Card and the Basic package cannot be applied if the contract(s) has been signed after 10.05.2013. Registering and Enquiry service package is terminated by 14.09.2019.

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)	Customer type (for foreign customers)	User status	Functions used by Token, Easy token, Mobiltoken from 14th of September 2019. (only Enquiry)
Account summary (information on bank accounts, deposits, loans)	NO	Basic/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Credit card account summary	NO	Basic/ Full/ Card	Private individuals/ Private entrepreneur/SME	NOT accessible	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Bankcard summary	NO	Basic/ Full/Card	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Shopping card summary	NO	Basic/ Full/ Card	Private individuals	NOT accessible	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Account history (export)	NO	Basic/Full/ Card	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Account statement query (export)	NO	Basic/Full/ Card	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES

CIB Internet Banking Functionality¹	Signature needed	Service packages²	Customer type (for resident customers)	Customer type (for foreign customers)	User status	Functions used by Token, Easy token, Mobiltoken from 14th of September 2019. (only Enquiry)
Statement posting change	YES	Basic/Full/ Card	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	Account-Holder, Representative of Company	NO
Bankcard history	NO	Basic/Full/ Card	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Post-file information (export)	NO	Basic/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Pending direct debit items (inquiry, permit, refuse)	YES	Basic/Card/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Refused direct debit items	NO	Basic/Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
TRANSFER MENU						
One-off HUF transfer order (from HUF account) (registration, export and import)	YES	Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized	NO

CIB Internet Banking Functionality¹	Signature needed	Service packages²	Customer type (for resident customers)	Customer type (for foreign customers)	User status	Functions used by Token, Easy token, Mobiltoken from 14th of September 2019. (only Enquiry)
of orders)					Signatory	
Value dated HUF transfer order (from HUF account) (registration, export and import of orders)	YES	Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Disposal for value dated HUF transfer order (inquiry, modification and deletion of orders)	YES	Basic/Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
HUF standing order (registration of orders)	YES	Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Disposal for HUF standing order (inquiry, modification and deletion of orders)	YES	Basic/Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Cancel HUF orders	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Direct debit authorization	YES	Card/Full	Private	Private	Account-Holder, Co-	NO

CIB Internet Banking Functionality¹	Signature needed	Service packages²	Customer type (for resident customers)	Customer type (for foreign customers)	User status	Functions used by Token, Easy token, Mobiltoken from 14th of September 2019. (only Enquiry)
(registration of orders)			individuals/Private entrepreneur/SME	individuals/SME	Holder, Representative of Company, Authorized Signatory	
Direct debit disposal (inquiry, modification and deletion of authorization)	YES	Basic/Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
VIBER transfer order (registration, export and import of orders)	YES	Full	SME	SME	Representative of Company, Authorized Signatory	NO
Foreign exchange transfer order (registration of orders)	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Payment to a postal address (registration, export and import of orders)	YES	Full	Private individuals/Private entrepreneur/SME	NOt accessible	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Dijnet bill payment (registration, bill payment)	YES	Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO

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BOOK TRANSFER MENU						
One-off HUF book transfer order (from HUF account) (registration of orders)	YES	Basic/Card/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Value dated HUF book transfer order (from HUF account) (registration of orders)	YES	Basic/Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Disposal for HUF value dated book transfer (inquiry, modification and deletion of orders)	YES	Basic/Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Standing order for HUF book transfer (from HUF account) (registration of orders)	YES	Basic/Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO

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Disposal for HUF book transfer standing order (inquiry, modification and deletion of orders)	YES	Basic/Card/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
FX transfer between sub-accounts (registration of orders)	YES	Basic/Card/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
DEPOSIT MENU						
Term deposits (registration of orders)	YES	Basic//Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Deposit disposal (inquiry of deposit, prompt termination, termination on interest payment date, deposit type change)	YES	Basic/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
CARD MENU						

CIB Internet Banking Functionality¹	Signature needed	Service packages²	Customer type (for resident customers)	Customer type (for foreign customers)	User status	Functions used by Token, Easy token, Mobiltoken from 14th of September 2019. (only Enquiry)
Debit/Credit card application ⁵	YES	Basic/ Full/Card	Private individuals	NOt accessible	Account-Holder, Co-Holder	NO
Shopping card application (further financial service) ⁵	YES	Basic/Full / Card	Private individuals	NOt accessible	Account-Holder, Co-Holder,	NO
Internet card application (further financial service) ⁵	YES	Basic / Full / Card	Private individuals	NOt accessible	Account-Holder, Co-Holder,	NO
Limit modification ⁵	YES	Basic / Full / Card	Private individuals/Private entrepreneur/SME	Private individuals /SME	Account-Holder, Co-Holder, Representative of Company	NO
Bankcard activation	YES	Basic / Full / Card	Private individuals/Private entrepreneur/SME	Private individuals /SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
MOBILE APPLICATION						
Mobile Application⁴	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	Account-Holder, Representative of Company	NO
MobilToken Re-registrate	YES	Basic / Full / Card	Private individuals/Private entrepreneur/SME	Private individuals /SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO

CIB Internet Banking Functionality¹	Signature needed	Service packages²	Customer type (for resident customers)	Customer type (for foreign customers)	User status	Functions used by Token, Easy token, Mobiltoken from 14th of September 2019. (only Enquiry)
LOAN MENU (further financial service)						
CIB Personal loan application	NO	Basic/Full	Private individuals/Private entrepreneur	Not accessible	Account-Holder, Co-Holder	NO
CIB Overdraft application⁵	YES	Basic/Full	Private individuals/Private entrepreneur	Not accessible	Account-Holder, Co-Holder	NO
CIB Business Loan	YES	Basic/ Full	SME	Not accessible	Representative of Company	NO
INVESTING MENU						
Portfolio statement	NO	Basic/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Securities account history	NO	Basic/ /Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES

CIB Internet Banking Functionality¹	Signature needed	Service packages²	Customer type (for resident customers)	Customer type (for foreign customers)	User status	Functions used by Token, Easy token, Mobiltoken from 14th of September 2019. (only Enquiry)
Commission inquiry, revocation	YES	Basic/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Statement	NO	Basic/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Investment funds – buy and sell (registration of orders)	YES	Basic/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Government securities – buy and sell (registration of orders)	YES	Basic/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Corporate bond – buy and sell (registration of orders)	YES	Basic/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
INSURANCE MENU						

CIB Internet Banking Functionality¹	Signature needed	Service packages²	Customer type (for resident customers)	Customer type (for foreign customers)	User status	Functions used by Token, Easy token, Mobiltoken from 14th of September 2019. (only Enquiry)
Car insurance application	NO	Basic/ Full/	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	Account-Holder, Co-Holder, Representative of Company	YES
LEASING MENU	NO	Basic/ Full	Private individuals/Private entrepreneur/SME	Not accessible	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES

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

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			entrepreneur/SME		Company, Authorized Signatory	
ADDITIONAL (Operating) SERVICES						
Settings						
Account personalization	NO	Registering/Enquiry/ Basic/ Full/ Card	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Partner management (export, import)	NO	Registering/Basic/Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Password modification	NO	Registering/Enquiry/ Basic/Full/ Card	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Entering a registering user	NO	Basic/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company	NO

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Enquiry user	NO	Basic/ Full	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company	NO
Reminder question	NO	Enquiry/ Registering/ Basic/ Full/ Card	Not accessible	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	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO

CIB Internet Banking Functionality¹	Signature needed	Service packages²	Customer type (for resident customers)	Customer type (for foreign customers)	User status	Functions used by Token, Easy token, Mobiltoken from 14th of September 2019. (only Enquiry)
Mailbox	NO	Basic/Full/Card	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Help	NO	Basic/ Full/ Card	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
Contact us	NO	Basic/ Full/Card	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	NO
Change status	NO	Basic/ Full/ Card	Private individuals/Private entrepreneur/SME	Private individuals/SME	Account-Holder, Co-Holder, Representative of Company, Authorized Signatory	YES
CIB BO Application	YES	Full	SME	SME	Representative of Company	NO