

BANKCARD List of Conditions for Private Individuals

Effective from: 01st April, 2024



DISCOUNTS AND SERVICES PROVIDED IN THE CASE OF A CIB KÁRTYÁZÓ ACCOUNT PACKAGE				
Specification of products and services		Discount rate		
Name of product / service	Type of fee affected by the discount	CIB Kártyázó Minimum Account Package	CIB Kártyázó Medium Account Package	CIB Kártyázó Maximum Account Package
Forint-based debit card: CIB Mastercard Gold	Annual fee for main card	-	-	100%
Forint-based debit card: CIB Visa Internet Card	Annual fee for main card	-	100%	100%
Forint-based debit card: CIB Visa Inspire Embossed Bank Card	Annual fee for main card	-	100%	-
CIB Travel Protection for a forint-based embossed main card: CIB Visa Inspire Embossed Bank Card	Annual fee	-	100%	-
Forint-based debit card: CIB Visa Inspire Electronic Bank Card	Annual fee for main card	100%	-	-

FREE SERVICES PROVIDED				
Bankcard purchase in Hungary or abroad	Transaction fee	HUF 0, USD 0, EUR 0	HUF 0, USD 0, EUR 0	HUF 0, USD 0, EUR 0

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DISCOUNTS		
DISCOUNTS off the standard conditions for bankcards, if the bankcard is linked to the CIB ECO Plusz account package or to a card coverage account opened in conjunction with a CIB ECO Plusz account		
Bankcard	Conditions affected by the discount	Discount rate
Forint-based debit card: CIB MasterCard Gold CIB Visa Inspire Embossed CIB Visa Inspire Unembossed	First annual fee for main card	100%
Cash withdrawal with Bankcard from ATM	Cash withdrawal with Bankcard from ATM abroad from Intesa Sanpaolo Group ATM with All debit bankcard linked to forint and FCY based account	First 2 cash withdrawal/month: 100% ¹

DISCOUNTS		
DISCOUNTS off the standard conditions for bankcards, if the bankcard is linked to the CIB Premium Extra account package or to a card coverage account opened in conjunction with a CIB Premium Extra account		
Bankcard	Conditions affected by the discount	Discount rate
Forint-based debit card: CIB MasterCard Gold	Annual fee for the Main Card	100%

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FORINT-BASED DEBIT BANKCARDS				
Bankcard	CIB Visa Inspire Electronic Bankcard	CIB Visa Inspire Embossed Bankcard	CIB MasterCard Gold Bankcard	CIB Visa Internet Card ²
ANNUAL FEE FOR PRIMARY CARD³	HUF 6522 Annual fee for CIB VISA Inspire primary card for a CIB XL Private Account or CIB Basic Account: HUF 0	HUF 12 119	HUF 35 158	HUF 2493 HUF 0 for the following accounts: XL Transfer Private Account, Online Account Package
ANNUAL FEE FOR SUPPLEMENTARY CARD³	HUF 6522	HUF 12 119	HUF 27 119	HUF 2493
Transaction fees and commissions (per Bankcard Transaction)				
Purchase in Hungary	HUF 0			HUF 0 (may only be used for making purchases over the internet)
Purchase Abroad	HUF 0			
Cash withdrawal with Bankcard from ATM^{4, 13} and Cashback at point of sale				
From ATM operated by CIB Bank ⁵	HUF 1221		HUF 522	Not available
In Hungary, from non-CIB Bank (hereinafter: third-party) ATM in HUF and EUR and Cashback at point of sale	HUF 1221		HUF 876	Not available
Abroad, from Intesa SanPaolo bank group's ATMs ⁶	HUF 0		HUF 4564 Except: ATMs operating in EEC member countries where in case of EUR, HUF 876	Not available

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Abroad, from other ATM and Cashback at point of sale (Cashback at point of sale is only for CIB Mastercard Gold Bankcard)	HUF 4564 Except: ATMs operating in EEC member countries where in case of EUR, HUF 1221	HUF 4564 Except: ATMs operating in EEC member countries where in case of EUR, HUF 876	Not available
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FORINT-BASED DEBIT BANKCARDS				
Bankcard	CIB Visa Inspire Electronic Bankcard	CIB Visa Inspire Embossed Bankcard	CIB MasterCard Gold Bankcard	CIB Visa Internet Card ²
Cash deposit with Bankcard to ATM				
ATM operated by CIB Bank with envelope	0,229 % + HUF 34 ¹⁰		0,229 % + HUF 34 ¹⁰	Not available
ATM operated by CIB Bank with immediately credited deposit	0,229 % + HUF 34 ¹⁰		0,229 % + HUF 34 ¹⁰	Not available
Over-the-counter cash withdrawal with Bankcard				
At third-party bank and at post offices, in Hungary	2,708 % , min. HUF 2172 , max. HUF 217 474			Not available
Other financial institute abroad	HUF 9057 Except: in EEC member countries where in case of EUR 2,303% , min. HUF 1 847 , max. HUF 184 927			Not available
Balance inquiry via CIB ATM	HUF 98			Not available
SENDING OF BANKCARD BY POST	HUF 0			
COLLECTION OF BANKCARD AT BRANCH	HUF 3961			
CARD BLOCKING FEE (if not initiated by CIB Bank)	HUF 0		HUF 0	HUF 0
CARD REPLACEMENT FEE				
Due to a fault in the magnetic stripe or chip	HUF 0			

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In the case of a Bankcard lost in the post	HUF 0		
In other cases	HUF 1909	HUF 1909	HUF 2106

FORINT-BASED DEBIT BANKCARDS				
Bankcard	CIB Visa Inspire Electronic Bankcard	CIB Visa Inspire Embossed Bankcard	CIB MasterCard Gold Bankcard	CIB Visa Internet Card ²
Expedited Bankcard replacement abroad	not possible	USD 254.05	Not available	Not available
Expedited Cash Withdrawal (abroad)	not possible	USD 197.6	Not available	Not available
Cancellation Fee of Expedited Procedure	not possible	USD 56.45	Not available	Not available
BANKCARD PIN CODE REPLACEMENT FEE				
In the case of PIN code lost in post	HUF 0			Not available
In other cases	HUF 528			Not available
CARD USAGE BASIC LIMITS⁷				
Cash withdrawal with Bankcard, daily limit	HUF 150 000		HUF 250 000	Not available
For purchases, daily limit	HUF 100 000	HUF 250 000	HUF 500 000	HUF 50 000
Limit modification fee	HUF 0			
MAXIMUM AMOUNT OF CARD USAGE LIMIT				
Cash withdrawal with Bankcard, daily limit	HUF 1 000 000	HUF 1 000 000	HUF 1 000 000	Not available

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FCY-BASED DEBIT BANKCARDS		
Bankcard	CIB Visa Inspire Embossed Bankcard (USD)	CIB Visa Inspire Embossed Bankcard (EUR)
ANNUAL FEE FOR PRIMARY CARD³	USD 46,54	EUR 39,49
ANNUAL FEE FOR SUPPLEMENTARY CARD³	USD 46,54	EUR 39,49
TRANSACTION FEES AND COMMISSIONS (per Bankcard Transaction)		
Purchase in Hungary	USD 0	EUR 0
Purchase abroad	USD 0	EUR 0
Cash withdrawal with Bankcard from ATM^{4, 13} and Cashback at point of sale		
From ATM operated by CIB Bank ⁵	USD 3,95	EUR 2,90
In Hungary, from non-CIB Bank (hereinafter: third-party) ATM and Cashback at point of sale	USD 5,35	EUR 3,92
Abroad and from Intesa Sanpaolo bank group's ATMs ⁶	USD 12,23 with CIB Visa Inspire Embossed Bankcard (USD): 0 USD from Intesa Sanpaolo bank group's ATMs ⁶ ATMs operating in EEC member countries where in case of EUR, USD 5,35	EUR 9,76 with CIB Visa Inspire Embossed Bankcard (EUR): 0 USD from Intesa Sanpaolo bank group's ATMs ⁶ ATMs operating in EEC member countries where in case of EUR, EUR 3,92
Over-the-counter cash withdrawal with Bankcard		
At third-party bank and at post offices, in Hungary	0,81% , min. USD 6,40	0,85% , min. EUR 4,79
At a third-party financial institution abroad	USD 61,42 Except in EEC member countries where in case of EUR, 0,81% , min. USD 6,40	EUR 42,66 Except in EEC member countries where in case of EUR, 0,85% , min. EUR 4,79
SENDING OF BANKCARD BY POST	HUF 0	
COLLECTION OF BANKCARD AT BRANCH	HUF 3837	
CARD BLOCKING FEE (if not initiated by CIB Bank)	HUF 0	HUF 0

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FCY-BASED DEBIT BANKCARDS		
Bankcard	CIB Visa Inspire Embossed Bankcard (USD)	CIB Visa Inspire Embossed Bankcard (EUR)
CARD REPLACEMENT FEE		
Due to a fault in the magnetic stripe or chip	USD 0	EUR 0
In the case of a Bankcard lost in the post	USD 0	EUR 0
In other cases	USD 7,22	EUR 6,10
Expedited Bankcard replacement abroad	USD 254,05	EUR 203,24
Expedited Cash Withdrawal (abroad)	USD 197,6	EUR 158,07
Cancellation Fee of Expedited Procedure	USD 56,45	EUR 45,16
BANKCARD PIN CODE REPLACEMENT FEE		
In the case of PIN code lost in post	USD 0	EUR 0
In other cases	USD 1,99	EUR 1,69
CARD USAGE BASIC LIMITS⁷		
Cash withdrawal with Bankcard, daily limit	In the case of contracts concluded by 18 February 2014: USD 500	In the case of contracts concluded by 18 February 2014: EUR 400
	In the case of contracts concluded on or after 19 February 2014: USD 700	In the case of contracts concluded on or after 19 February 2014: EUR 500
For purchases, daily limit	USD 1 000	EUR 800
MAXIMUM AMOUNT OF CARD USAGE LIMIT		
Cash withdrawal with Bankcard, daily limit	USD 4 500	EUR 3 500

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RELATED SERVICES			
The sale of the product will be discontinued by the bank from 23.03.2023 ¹²			
Bankcard	CIB Visa Inspire Electronic Bankcard ¹	CIB Visa Inspire Embossed Bankcard	CIB MasterCard Gold
Annual fee for CIB Travel Protection 14-70 years old⁸	HUF 3 480		HUF 0
Annual fee for CIB Travel Protection 70-75 years old⁸	HUF 6 960		HUF 0
CIB Travel Protection GOLD Package	Not available		HUF 0
CIB Travel Protection Family Pack	HUF 8700 /year		HUF 14 000
CIB Travel Protection Car Roadside Assistance	HUF 2880 /year		-
Daily fee for CIB Supplementary Travel Insurance (until the age of 90)⁸			
Supplementary Travel Insurance Silver Package		HUF 450 /day	
Supplementary Travel Insurance Silver winter sport		HUF 490 / day/ person	
Supplementary Travel Insurance Silver Package summer sport		HUF 585 / day/ person	
Supplementary Travel Insurance Silver Package Gold Package		HUF 620 / day/ person	

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Supplementary Travel Insurance Gold winter sport	HUF 750 / day/ person
Supplementary Travel Insurance Gold summer sport	HUF 795 / day/ person
Supplementary Travel Insurance Platinum Package	HUF 820 / day/ person
Supplementary Travel Insurance Platinum winter sport	HUF 950 / day/ person
Supplementary Travel Insurance Platinum summer sport	HUF 990 / day/ person

RELATED SERVICES for CIB Mastercard Gold from 24.03.2023¹¹		
	GOLD PACKAGE (It can be requested between the ages of 14-69)	GOLD SENIOR PACAKAGE (It can be requested between the ages of 14-69)
CIB Travel Guard Gold Package annual fee	HUF 0	HUF 0
CIB GOLD Assistance	HUF 0	

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CURRENCY CONVERSION RULES RELATED TO THE USE OF BANKCARDS ABROAD				
Rules applied in the case of a BLOCKING of the amount of a bankcard transaction				
(If the merchant offers to determine the amount of the transaction in a currency other than the currency of the transaction, calculated at the exchange rate applied by him, and the cardholder approves it, then the merchant submits to the card company the thus calculated amount in the currency approved by the customer, for settlement, and the conversion rules will then apply to this currency.)				
	Visa-type HUF-based Bankcards	Mastercard-type HUF-based Bankcards	Visa-type EUR-based Bankcards	Visa-type USD-based Bankcards
CURRENCY OF BANKCARD TRANSACTION				
HUF	No conversion	No conversion	The HUF amount is converted by the Bank into EUR at its FX mid rate valid on the day of the blocking	The HUF amount is converted by the Bank into USD at its FX mid rate valid on the day of the blocking
USD	The amount of the transaction is converted by VISA into EUR at the exchange rate applied by it and valid on the day of the blocking ⁹ , which the Bank converts into HUF at its FX sell rate	The amount of the transaction is converted by MasterCard into HUF at the exchange rate applied by it and valid on the day of the blocking ⁹	The amount of the transaction is converted by VISA into EUR at the exchange rate applied by it and valid on the day of the blocking	No conversion
EUR	The EUR amount is converted by the Bank into HUF at its FX mid rate valid on the day of the blocking	The amount of the transaction is converted by MasterCard into HUF at the exchange rate applied by it and valid on the day of the blocking ⁹	No conversion	The EUR amount is converted by the Bank into HUF at its FX sell rate valid on the day of the blocking, and then, at its mid rate, into USD
OTHER CURRENCIES	The amount of the transaction is converted by VISA into EUR at the exchange rate applied by it and valid on the day of the blocking ⁹ , which the Bank converts into HUF at its FX sell rate	The amount of the transaction is converted by MasterCard into HUF at the exchange rate applied by it and valid on the day of the blocking ⁹	The amount of the transaction is converted by VISA into EUR at the exchange rate applied by it and valid on the day of the blocking ⁹	The amount of the transaction is converted by VISA into EUR at the exchange rate applied by it and valid on the day of the blocking ⁹ , which the Bank converts into HUF at its FX sell rate, and then, at the FX mid rate, into USD

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Rules applied in respect of the SETTLEMENT (booking) of the amount of a Bankcard transaction				
(If the merchant offers to determine the amount of the transaction in a currency other than the currency of the transaction, calculated at the exchange rate applied by him, and the cardholder approves it, then the merchant submits to the card company the thus calculated amount in the currency approved by the customer, for settlement, and the conversion rules will then apply to this currency.)				
	Visa-type HUF-based Bankcards	Mastercard-type HUF-based Bankcards	Visa-type EUR-based Bankcards	Visa-type USD-based Bankcards
CURRENCY OF BANKCARD TRANSACTION				
HUF	No conversion	No conversion	The HUF amount is converted into EUR by the Bank at its FX buy valid on the previous work day before the settlement day	The HUF amount is converted into USD by the Bank at its FX buy rate valid on the previous work day before the settlement day
USD	The USD amount is converted by the Bank into HUF at its FX sell rate valid on the previous work day before the settlement day	The amount of the Bank Card Transaction is converted by the Mastercard card company into EUR at the exchange rate applied by it and valid on the day of the transaction, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.	The USD amount is converted by the Bank into HUF at its FX sell rate valid on the previous work day before the settlement day, and then, at its FX buy rate, into EUR.	No conversion
EUR	The EUR amount is converted by the Bank into HUF at its FX sell rate valid on the previous work day before the settlement day	The EUR amount is converted by the Bank into HUF at its FX sell rate valid on the previous work day before the settlement day	No conversion	The EUR amount is converted by the Bank into HUF at its FX sell rate valid on the previous work day before the settlement day, and then, at its FX buy rate, into USD
OTHER CURRENCIES	The amount of the Bankcard Transaction is converted by Visa into EUR at the exchange rate applied by it and valid on the previous work day before the settlement day, which EUR amount the Bank converts into HUF at its FX sell rate valid on the previous work day before the settlement day	The amount of the Bank Card Transaction is converted by the Mastercard card company into EUR at the exchange rate applied by it and valid on the day of the transaction, which EUR amount the Bank converts into HUF at the FX sell rate valid on the banking day before of settlement.	The amount of the Bankcard Transaction is converted by Visa into EUR at the exchange rate applied by it and valid on the previous work day before the settlement day	The amount of the Bankcard Transaction is converted by Visa into EUR at the exchange rate applied by it and valid on the previous work day before the settlement day, which EUR amount the Bank converts into HUF at its FX sell rate valid on the previous work day before the settlement day, and then, at its FX buy rate, into USD.

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Conversion rules for Moneysend remittance payment transactions		
MoneySend Transaction: The entirety of schemes introduced by the card company Mastercard, which Bankcard Transactions allow for the sending of cash through the Mastercard network from a bank account pertaining to a valid Mastercard, Maestro, Cirrus type/kind of Bankcard (for the purposes of this section, hereinafter: Mastercard Bankcard) to a bank account pertaining to a valid Mastercard, Maestro, Cirrus type/kind of Bankcard. More information can be found in the Specific business regulations pertaining to bank accounts and payment transactions business policy.		
	Mastercard credit and shopping cards	HUF-based Mastercard debit cards
Bank card transaction currency type		
HUF	No conversion	No conversion
USD	The Bank converts the amount received in USD to HUF at its FX buy rate valid at the time of the transaction	The Bank converts the amount received in USD to HUF at its FX buy rate valid at the time of the transaction
EUR	The Bank converts the amount received to HUF at its FX buy rate valid at the time of the transaction	The Bank converts the amount received to HUF at its FX buy rate valid at the time of the transaction
Any foreign currency quoted by CIB other than the 3 listed above	The Bank converts the transaction amount to HUF at its FX buy rate valid at the time of the transaction	The Bank converts the transaction amount to HUF at its FX buy rate valid at the time of the transaction
Any foreign currency other than the 3 listed above not quoted by CIB	The transaction amount is converted to HUF by the card company MasterCard	The transaction amount is converted to HUF by the card company MasterCard

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Conversion rules for Original Credit and Fast Fund remittance payment transactions			
Original Credit: The entirety of schemes introduced by the card company VISA, which Bankcard Transactions allow for the sending of cash through the VISA network from a Bank Account associated with a valid VISA Bankcard (for the purposes of this section, hereinafter: VISA Bankcard) to a Bank Account associated with a valid VISA type/kind of Bankcard.			
Fast Fund: The transaction functions in the same way as the Original Credit transaction, but the crediting should take place within 30 minutes. More information can be found in the Specific business regulations pertaining to bank accounts and payment transactions business policy.			
	VISA HUF-based Bankcards	VISA EUR-based Bankcards	VISA USD-based Bankcards
Bank card transaction currency type			
HUF	No conversion	The Bank converts the HUF amount received to EUR at its FX sell rate valid at the time of the transaction	The Bank converts the HUF amount received to USD at its FX sell rate valid at the time of the transaction
USD	The Bank converts the amount received in USD to HUF at its FX buy rate valid at the time of the transaction	The Bank converts the USD amount received to HUF at its FX buy rate valid at the time of the transaction, then to EUR at the FX sell rate	No conversion
EUR	The Bank converts the amount received to HUF at its FX buy rate valid at the time of the transaction	No conversion	The Bank converts the EUR amount received to HUF at its FX buy rate valid at the time of the transaction, then to USD at the FX sell rate
Any foreign currency other than the 3 listed above not quoted by CIB	The Bank converts the transaction amount to HUF at its FX buy rate valid at the time of the transaction	The Bank converts the transaction amount received to HUF at its FX buy rate valid at the time of the transaction, then to EUR at the FX sell rate	The Bank converts the transaction amount received to HUF at its FX buy rate valid at the time of the transaction, then to USD at the FX sell rate
Any foreign currency other than the 3 listed above not quoted by CIB	The amount of the transaction is converted by the card company VISA to EUR, and then the EUR amount is converted by the Bank to HUF at its buy rate valid at the time of the transaction.	The transaction amount is converted to EUR by the card company VISA	The amount of the transaction is converted by the card company VISA to EUR, then the EUR amount is converted by the Bank to HUF at its FX buy rate valid at the time of the transaction, and then to USD at the FX sell rate.

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1. The discount contains the following transaction: Cash withdrawal with CIB Visa Inspire Bankcard from Intesa Sanpaolo Group ATM abroad.
2. To apply for the CIB Visa Internet Card, CIB Internet Bank access and the CIB Mobilbank Card Monitoring service are required.
3. The annual fee for the Bankcards is charged annually, in the first instance when the Bankcard is activated, or, in the case of an inactive Bankcard, at the end of the month following the issuing of the card. For the purpose of determining the date of issue, the Bank's records shall apply. The Client is obliged to ensure that the requisite funds are available on his/her account when payment is due.
4. In respect of cash withdrawals from ATMs in Hungary that dispense cash in a currency other than HUF, the Bank charges the fee applicable to ATM withdrawals abroad.
5. CIB Bank's ATMs dispense HUF 1 000 and HUF 10 000 notes, and a maximum of 20 banknotes per Bankcard Transaction, in a maximum value of HUF 200 000, subject to the quantity of the various banknote denominations and the overall quantity of banknotes held in the ATM at the given time. In the case of the ATM installations at the following branches of the Bank, besides HUF 1 000 and HUF 10 000 notes, the machines also dispense HUF 20 000 notes, up to a maximum of 20 such notes per Bankcard Transaction, in a maximum value of HUF 400 000 (as also specified by a sticker on the ATMs): 6500 Baja, Déri Frigyes sétány 1-3.; 5600 Békéscsaba, Andrássy út 2.; 2400 Budaörs, Kinizsi út 1.; 1027 Budapest, Medve u. 4-14. (both ATMs); 1055 Budapest, Szent István krt. 15.; 1122 Budapest, Kékgyólyó u. 1.; 1043 Budapest, István út 8.; 1203 Budapest, Kossuth Lajos u. 21-29.; 1148 Budapest, Örs vezér tere 24. Sugár Üzletközpont; 1211 Budapest, Kossuth Lajos u. 82.; 1173 Budapest, Pesti út 170.; 1156 Budapest, Páskomliget u. 6.; 1024 Budapest, Petrezselyem u. 2-8.; 1149 Budapest, Bosnyák tér 9.; 1117 Budapest, Októberhuszonharmadika u. 6-8. Allee Skála ; 1184 Budapest, Üllői út 366.; 1191 Budapest, Vak Bottyán u. 75 a-c KÖKI; 1127 Budapest, Gábor Áron u. 74-78. -1. floor Rózsakert Üzletközpont; 1033 Budapest, Flórián tér 6-9. 1. floor Flórián Üzletközpont; 1062 Budapest, Váci út 1-3. Westend; 1024 Budapest, Lövház u. 7-9.; 4025 Debrecen, Piac u. 1-3.; 2120 Dunakeszi, Casalgrande tér 4.; 2400 Dunaújváros, Dózsa György u. 2.; 2100 Gödöllő, Szabadság tér 16-17.; 9021 Győr, Aradi vértanúk útja 10.; 3000 Hatvan, Robert Bosch út 3.; 6800 Hódmezővásárhely, Deák Ferenc u. 15.; 8800 Nagykanizsa, Király u. 53.; 4400 Nyíregyháza, Hősök tere 7.; 7621 Pécs, Irgalmasok utcája 3/1.; 3100 Salgótarján, Rákóczi út 1-9.; 8600 Siófok, Szabadság tér 15.; 6720 Szeged, Kis Menyhért u. 1.; 6720 Szeged, Széchenyi tér 2.; 8000 Székesfehérvár, Távírdá u. 2/b.; 8000 Székesfehérvár, Palotai út 6. Fehérpalota üzletház; 9700 Szombathely, Fő tér 33.; 2045 Törökbálint, Bajcsy Zsilinszky u. 75.
6. For the purposes of the CIB Visa Inspire Electronic and the CIB VISA Inspire Embossed Bankcard, members of the Intesa Sanpaolo bank group are: Italy – Intesa Sanpaolo Bank, Croatia – PBZ Bank, Egypt – Bank of Alexandria, Slovakia – VUB Bank, Slovenia – Banka Koper, Romania – Intesa Sanpaolo Bank, Bosnia and Herzegovina – Intesa Sanpaolo Banka, Albania – Intesa Sanpaolo Bank, Russia – KMB Bank, Serbia – Banca Intesa, Ukraine – Pravex Bank.
7. May be changed at any time by the customer via CIB Bank mobile application or at the customer's request, using his/her T-PIN, via the CIB24 customer service helpline on the local-rate number (+36 1) 4 242 242 within Hungary, or from abroad on +36-1-399-88-77. The Card Usage Limit may be increased by the customer up to the maximum permissible Card Usage Limit.
8. CIB Travel Protection is available from March 29, 2018. The service is provided by Aegon Hungary General Insurance Private Limited Company. The terms and conditions of CIB Travel Protection are contained in the "CIB Travel Protection Group Travel Insurance, Insurance Terms and Conditions" and the CIB Supplemental Travel Protection - Worldview Terms (for both silver, gold and platinum packages) and the "Aegon Worldwide Travel Insurance Terms and Conditions". CIB Travel Protection can be applied for until the age of 75, or in the case of free travel protection it expires on the age of 75, additional travel insurance can be applied for until the age of 90.
9. MasterCard publishes the exchange rates that it applies on the following website: <https://www.mastercard.us/en-us/personal/get-support/convert-currency.html>, Visa publishes the exchange rates that it applies on the following website: <https://www.visa.hu/visa-tamogatas/fogyaszto/visa-utazasi-szolgaltatasok/atvaltasi-arfolyam-atvalto.html>. Due to the rules on rounding the exchange rates specified on the card companies' websites may differ slightly from the rate actually applied.
10. Valid only for contracts signed after 17.06.2019
11. The CIB Travel Guard insurance service is provided by Genertel Insurance Ltd., the CIB GOLD Assistance insurance service is provided by Europ Assistance S.A. Irish Branch. The terms and conditions of CIB Travel Guard insurance are set out in the "Biztosított tájékoztató CIB Utazásór Biztosításhoz kapcsolódóan Automatikusan kapcsolódó Biztosítási csomagok" (www.cib.hu/Magaszemelyek/Biztositasok/utazasor-biztositas) and „Genertel Ügyféltájékoztató” and „Utazásbiztosítási Feltételek”, the conditions of Gold Assistance insurance are set out in the „Ügyféltájékoztató és Biztosítási Feltételek” of Europ Assistance. CIB Travel Guard insurance Gold and Gold Senior modes and Gold Assistance insurance are automatically linked to CIB Mastercard Gold debit and credit cards, i.e. these insurance products cannot be applied independently, they can only be used if you apply for CIB Mastercard Gold debit or credit card. The part of the insurance fee that falls on the customer as insured is paid by the Bank and the Bank does not pass it on to the customer. The Gold mode of the CIB Travel Guard insurance is automatically linked to the CIB Mastercard Gold credit or debit card from the age of 14 until the age of 69, the Gold Senior mode is automatically linked to the CIB Mastercard Gold credit or debit card from the age of 70 until the age of 79, and the Gold Senior mode is automatically terminated upon reaching the age of 80 at 24.00 on the day of the insurance anniversary after the age of 80.

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- ¹² The CIB Travel Protection and CIB Supplementary Travel Protection and Additional Travel Insurance products which are automatically linked to the credit and debit cards applied until 22 March 2023 will continue to be valid with unchanged conditions after 23 March 2023 in accordance with the relevant insurance conditions of Aegon Insurance Ltd (www.cib.hu/Maganszemelyek/Biztositasok/utazasi_vedelem_szolgaltatas).
- ¹³ On the basis of Act CXVI of 2012 on the Financial Transaction Fee, the Bank provides a discount of HUF 350 per transaction (EUR 0.88 / USD 0.93 for transactions involving foreign currency debit cards) from the maximum amount of the indicated transaction fees for customers who are not Hungarian (from another Member State or from another state) for tax purposes.

