

## BANKCARD List of Conditions for Private Individuals

Effective from: 17 January, 2025



| 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:<br>CIB Visa Inspire Embossed Bank Card | Annual fee                           | -                                    | 100%                                | -                                    |
| Forint-based debit card:<br>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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| <b>DISCOUNTS</b>  |   |  |
|---|---|--|
| <b>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</b> |   |  |
| <b>Bankcard</b>   | <b>Conditions affected by the discount</b>  | <b>Discount rate</b>                             |
| Forint-based debit card:<br>CIB MasterCard Gold<br>CIB Visa Inspire Embossed<br>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% <sup>1</sup> |

| <b>DISCOUNTS</b>  |  |                      |
|---|--|----------------------|
| <b>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</b> |  |                      |
| <b>Bankcard</b>   | <b>Conditions affected by the discount</b> | <b>Discount rate</b> |
| Forint-based debit card:<br>CIB MasterCard Gold   | Annual fee for the Main Card               | 100%                 |

| <b>SPECIAL PROMOTION FOR NEW DEBIT CARD APPLICATION</b>  |
|--|
| <p>The first annual fee of the first primary CIB VISA Inspire Electronic Bankcard is HUF 0, if it is applied to a new CIB ECO bank account opened between <i>01.04.2024 and 31.03.2025</i> and issued to the account owner's name.</p> <p>Customer, who changes to CIB ECO bank account is only eligible for the special promotion, if the customer does not have any activated electronic debit card in the moment of changing.</p> |

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| FORINT-BASED DEBIT BANKCARDS  |   |                                    |                                    |                              |  |
|---|---|------------------------------------|------------------------------------|------------------------------|--|
| Bankcard  | CIB Visa Inspire Electronic Bankcard  | CIB Visa Inspire Embossed Bankcard | CIB Visa Inspire Platinum Bankcard | CIB MasterCard Gold Bankcard | CIB Visa Internet Card <sup>2</sup>  |
| <b>ANNUAL FEE FOR PRIMARY CARD<sup>3</sup></b>  | HUF 6522<br>Annual fee for CIB VISA Inspire primary card for a CIB XL Private Account or CIB Basic Account: HUF 0 | HUF 12 119                         | HUF 45 000                         | HUF 35 158                   | HUF 2493<br>HUF 0 for the following accounts:<br>XL Transfer Private Account, Online Account Package |
| <b>ANNUAL FEE FOR SUPPLEMENTARY CARD<sup>3</sup></b>  | HUF 6522  | HUF 12 119                         | HUF 45 000                         | HUF 27 119                   | HUF 2493   |
| <b>Transaction fees and commissions (per Bankcard Transaction)</b>  |   |                                    |                                    |                              |  |
| Purchase in Hungary   | HUF 0   |                                    |                                    |                              | HUF 0<br>(may only be used for making purchases over the internet)                                   |
| Purchase Abroad   | HUF 0   |                                    |                                    |                              |  |
| <b>Cash withdrawal with Bankcard from ATM<sup>4, 13</sup> and Cashback at point of sale</b>               |   |                                    |                                    |                              |  |
| From ATM operated by CIB Bank <sup>5</sup>  | HUF <b>1864</b>   |                                    | HUF <b>1165</b>                    | HUF <b>1165</b>              | Not available  |
| In Hungary, from non-CIB Bank (hereinafter: third-party) ATM in HUF and EUR and Cashback at point of sale | HUF <b>1864</b>   |                                    | HUF <b>1519</b>                    | HUF <b>1519</b>              | Not available  |

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| FORINT-BASED DEBIT BANKCARDS  |   |                                       |   |   |                                     |
|---|---|---------------------------------------|---|---|-------------------------------------|
| Bankcard  | CIB Visa Inspire<br>Electronic Bankcard   | CIB Visa Inspire<br>Embossed Bankcard | CIB Visa Inspire<br>Platinum Bankcard   | CIB MasterCard Gold<br>Bankcard   | CIB Visa Internet Card <sup>2</sup> |
| Abroad, from Intesa SanPaolo bank group's ATMs <sup>6</sup>   | HUF 0   |                                       |   | HUF <b>5207</b><br>Except: ATMs operating in EEC member countries where in case of EUR, HUF <b>1519</b> | Not available                       |
| Abroad, from other ATM and Cashback at point of sale (Cashback at point of sale is only for CIB Mastercard Gold Bankcard) | HUF <b>5207</b><br>Except: ATMs operating in EEC member countries where in case of EUR, HUF <b>1864</b>   |                                       | HUF <b>5207</b><br>Except: ATMs operating in EEC member countries where in case of EUR, HUF <b>1519</b> | HUF <b>5207</b><br>Except: ATMs operating in EEC member countries where in case of EUR, HUF <b>1519</b> | Not available                       |
| Cash deposit with Bankcard to ATM   |   |                                       |   |   |                                     |
| ATM operated by CIB Bank with envelope <sup>14</sup>  | 0,229 % + HUF 34 <sup>10</sup>  |                                       |   | 0,229 % + HUF 34 <sup>10</sup>  | Not available                       |
| ATM operated by CIB Bank with immediately credited deposit  | 0,229 % + HUF 34 <sup>10</sup>  |                                       |   | 0,229 % + HUF 34 <sup>10</sup>  | 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<br>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                       |

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| FORINT-BASED DEBIT BANKCARDS                            |   |                                       |                                       |                                 |                                     |
|---|---|---------------------------------------|---------------------------------------|---------------------------------|-------------------------------------|
| Bankcard  | CIB Visa Inspire<br>Electronic Bankcard | CIB Visa Inspire<br>Embossed Bankcard | CIB Visa Inspire<br>Platinum Bankcard | CIB MasterCard Gold<br>Bankcard | CIB Visa Internet Card <sup>2</sup> |
| <b>SENDING OF BANKCARD BY POST</b>                      | HUF 0                                   |                                       |                                       |                                 |                                     |
| <b>COLLECTION OF BANKCARD AT BRANCH</b>                 | HUF 3961                                |                                       |                                       |                                 |                                     |
| <b>CARD BLOCKING FEE</b> (if not initiated by CIB Bank) | HUF 0                                   |                                       |                                       | HUF 0                           | HUF 0                               |
| <b>CARD REPLACEMENT FEE</b>                             |   |                                       |                                       |                                 |                                     |
| Due to a fault in the magnetic stripe or chip           | HUF 0                                   |                                       |                                       |                                 |                                     |
| In the case of a Bankcard lost in the post              | HUF 0                                   |                                       |                                       |                                 |                                     |
| In other cases  | HUF 1909                                | HUF 1909                              | HUF 1909                              | HUF 2106                        | HUF 946                             |

| FORINT-BASED DEBIT BANKCARDS            |   |                                       |                                       |                                 |                                     |
|---|---|---------------------------------------|---------------------------------------|---------------------------------|-------------------------------------|
| Bankcard                                | CIB Visa Inspire<br>Electronic Bankcard | CIB Visa Inspire<br>Embossed Bankcard | CIB Visa Inspire<br>Platinum Bankcard | CIB MasterCard Gold<br>Bankcard | CIB Visa Internet Card <sup>2</sup> |
| Expedited Bankcard replacement abroad   | Not available                           | USD 254.05                            | USD 254.05                            | Not available                   | Not available                       |
| Expedited Cash Withdrawal (abroad)      | Not available                           | USD 197.6                             | USD 197.6                             | Not available                   | Not available                       |
| Cancellation Fee of Expedited Procedure | Not available                           | USD 56.45                             | USD 56.45                             | Not available                   | Not available                       |

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| FORINT-BASED DEBIT BANKCARDS  |   |                                       |                                       |                                 |                                     |
|---|---|---------------------------------------|---------------------------------------|---------------------------------|-------------------------------------|
| Bankcard  | CIB Visa Inspire<br>Electronic Bankcard | CIB Visa Inspire<br>Embossed Bankcard | CIB Visa Inspire<br>Platinum Bankcard | CIB MasterCard Gold<br>Bankcard | CIB Visa Internet Card <sup>2</sup> |
| <b>BANKCARD PIN CODE REPLACEMENT FEE</b>                                    |   |                                       |                                       |                                 |                                     |
| In the case of PIN code lost in post  | HUF 0                                   |                                       |                                       |                                 | Not available                       |
| In other cases  | HUF 528                                 |                                       |                                       |                                 | Not available                       |
| <b>CARD USAGE BASIC LIMITS<sup>7</sup></b>                                  |   |                                       |                                       |                                 |                                     |
| <b>Cash withdrawal with Bankcard, daily limit</b>                           | HUF 150 000                             |                                       | HUF 250 000                           | HUF 250 000                     | Not available                       |
| <b>Cash withdrawal with Bankcard, daily limit of number of transactions</b> | 50 pcs                                  | 50 pcs                                | 50 pcs                                | 50 pcs                          | 50 pcs                              |
| <b>For purchases, daily limit</b>   | HUF 100 000                             | HUF 250 000                           | HUF 500 000                           | HUF 500 000                     | HUF 50 000                          |
| <b>For purchases, daily limit of number of transactions</b>                 | 40 pcs                                  | 40 pcs                                | 40 pcs                                | 40 pcs                          | 40 pcs                              |
| <b>Limit modification fee</b>   | HUF 0                                   |                                       |                                       |                                 |                                     |
| <b>MAXIMUM AMOUNT OF CARD USAGE LIMIT</b>                                   |   |                                       |                                       |                                 |                                     |
| <b>Cash withdrawal with Bankcard, daily limit</b>                           | HUF 1 000 000                           | 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)   |
| <b>ANNUAL FEE FOR PRIMARY CARD<sup>3</sup></b>  | USD 46,54  | EUR 39,49  |
| <b>ANNUAL FEE FOR SUPPLEMENTARY CARD<sup>3</sup></b>  | USD 46,54  | EUR 39,49  |
| <b>TRANSACTION FEES AND COMMISSIONS (per Bankcard Transaction)</b>                                |  |  |
| <b>Purchase in Hungary</b>  | USD 0  | EUR 0  |
| <b>Purchase abroad</b>  | USD 0  | EUR 0  |
| <b>Cash withdrawal with Bankcard from ATM<sup>4, 13</sup> and Cashback at point of sale</b>       |  |  |
| From ATM operated by CIB Bank <sup>5</sup>  | USD <b>5,42</b>  | EUR <b>3,87</b>  |
| In Hungary, from non-CIB Bank (hereinafter: third-party) ATM and <b>Cashback at point of sale</b> | USD <b>6,82</b>  | EUR <b>4,89</b>  |
| Abroad and from Intesa Sanpaolo bank group's ATMs <sup>6</sup>                                    | USD <b>13,70</b><br>with CIB Visa Inspire Embossed Bankcard (USD): 0<br>USD from Intesa Sanpaolo bank group's ATMs <sup>6</sup><br>ATMs operating in EEC member countries where in<br>case of EUR, USD <b>6,82</b> | EUR <b>10,73</b><br>with CIB Visa Inspire Embossed Bankcard (EUR): 0<br>USD from Intesa Sanpaolo bank group's ATMs <sup>6</sup><br>ATMs operating in EEC member countries where in<br>case of EUR, EUR <b>4,89</b> |
| <b>Over-the-counter cash withdrawal with Bankcard</b>   |  |  |
| <b>At third-party bank and at post offices, in Hungary</b>  | 0,81%, min. USD 6,40   | 0,85 %, min. EUR 4,79  |
| <b>At a third-party financial institution abroad</b>  | USD 61,42<br>Except in EEC member countries where in case of<br>EUR, 0,81%, min. USD 6,40  | EUR 42,66<br>Except in EEC member countries where in case of<br>EUR, 0,85 %, min. EUR 4,79   |
| <b>SENDING OF BANKCARD BY POST</b>  | HUF 0  |  |
| <b>COLLECTION OF BANKCARD AT BRANCH</b>   | HUF 3837   |  |

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|   |       |       |
|---|-------|-------|
| <b>CARD BLOCKING FEE</b> (if not initiated by CIB Bank) | HUF 0 | HUF 0 |
|---|-------|-------|

| FCY-BASED DEBIT BANKCARDS   |   |   |
|---|---|---|
| Bankcard  | CIB Visa Inspire Embossed Bankcard (USD)  | CIB Visa Inspire Embossed Bankcard (EUR)  |
| <b>CARD REPLACEMENT FEE</b>   |   |   |
| 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   |
| <b>BANKCARD PIN CODE REPLACEMENT FEE</b>                                    |   |   |
| In the case of PIN code lost in post  | USD 0   | EUR 0   |
| In other cases  | USD 1,99  | EUR 1,69  |
| <b>CARD USAGE BASIC LIMITS<sup>7</sup></b>                                  |   |   |
| Cash withdrawal with Bankcard, daily limit                                  | In the case of contracts concluded by 18 February 2014:<br>USD 500<br>In the case of contracts concluded on or after 19 February 2014:<br>USD 700 | In the case of contracts concluded by 18 February 2014:<br>EUR 400<br>In the case of contracts concluded on or after 19 February 2014:<br>EUR 500 |
| <b>Cash withdrawal with Bankcard, daily limit of number of transactions</b> | 50 pcs  | 50 pcs  |
| For purchases, daily limit  | USD 1 000   | EUR 800   |
| <b>For purchases, daily limit of number of transactions</b>                 | 40 pcs  | 40 pcs  |
| <b>MAXIMUM AMOUNT OF CARD USAGE LIMIT</b>                                   |   |   |
| 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 <sup>12</sup> |   |                                    |                     |
| Bankcard   | CIB Visa Inspire Electronic Bankcard <sup>1</sup> | CIB Visa Inspire Embossed Bankcard | CIB MasterCard Gold |
| Annual fee for CIB Travel Protection 14-70 years old <sup>8</sup>                      | HUF 3 480   |                                    | HUF 0               |
| Annual fee for CIB Travel Protection 70-75 years old <sup>8</sup>                      | 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) <sup>8</sup>    |   |                                    |                     |
| 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                             |                                    |                     |
| Supplementary Travel Insurance Gold winter sport                                       | HUF 750 / day/ person                             |                                    |                     |
| Supplementary Travel Insurance Gold summer sport                                       | HUF 795 / day/ person                             |                                    |                     |

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|   |                       |
|---|-----------------------|
| <b>Supplementary Travel Insurance<br/>Platinum Package</b>      | HUF 820 / day/ person |
| <b>Supplementary Travel Insurance<br/>Platinum winter sport</b> | HUF 950 / day/ person |
| <b>Supplementary Travel Insurance<br/>Platinum summer sport</b> | HUF 990 / day/ person |

### RELATED SERVICES for CIB Mastercard Gold from 24.03.2023<sup>11</sup>

|   | <b>GOLD PACKAGE</b><br>(It can be requested between the ages of 14-69) | <b>GOLD SENIOR PACAKAGE</b><br>(It can be requested between the ages of 14-69) |
|---|--|--|
| <b>CIB Travel Guard Gold Package annual fee</b> | HUF 0  | HUF 0  |
| <b>CIB GOLD Assistance</b>                      | HUF 0  |  |

### RELATED SERVICES for CIB Visa Inspire Platinum<sup>11</sup>

|   | <b>GOLD PACKAGE</b><br>(It can be requested between the ages of 14-69) | <b>GOLD SENIOR PACAKAGE</b><br>(It can be requested between the ages of 14-69) |
|---|--|--|
| <b>CIB Travel Guard Gold Package annual fee</b> | HUF 0  | HUF 0  |

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| <b>CURRENCY CONVERSION RULES RELATED TO THE USE OF BANKCARDS ABROAD</b>   |   |  |  |   |
|---|---|--|--|---|
| <b>Rules applied in the case of a BLOCKING of the amount of a bankcard transaction</b>  |   |  |  |   |
| (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.) |   |  |  |   |
|   | <b>Visa-type HUF-based Bankcards</b>  | <b>Mastercard-type HUF-based Bankcards</b>   | <b>Visa-type EUR-based Bankcards</b>   | <b>Visa-type USD-based Bankcards</b>  |
| <b>CURRENCY OF BANKCARD TRANSACTION</b>   |   |  |  |   |
| <b>HUF</b>  | 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  |
| <b>USD</b>  | 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 <sup>9</sup> , 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 <sup>9</sup> | 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   |
| <b>EUR</b>  | 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 <sup>9</sup> | 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  |
| <b>OTHER CURRENCIES</b>   | 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 <sup>9</sup> , 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 <sup>9</sup> | 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 <sup>9</sup> | 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 <sup>9</sup> , which the Bank converts into HUF at its FX sell rate, and then, at the FX mid rate, into USD |

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| <b>Rules applied in respect of the SETTLEMENT (booking) of the amount of a Bankcard transaction</b><br>(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.) |  |   |  |   |
|--|--|---|--|---|
|  | <b>Visa-type HUF-based Bankcards</b>   | <b>Mastercard-type HUF-based Bankcards</b>  | <b>Visa-type EUR-based Bankcards</b>   | <b>Visa-type USD-based Bankcards</b>  |
| <b>CURRENCY OF BANKCARD TRANSACTION</b>  |  |   |  |   |
| <b>HUF</b>   | 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  |
| <b>USD</b>   | 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   |
| <b>EUR</b>   | 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   |
| <b>OTHER CURRENCIES</b>  | 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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| <b>Conversion rules for Moneysend remittance payment transactions</b>  |   |   |
|--|---|---|
| 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.<br>More information can be found in the Specific business regulations pertaining to bank accounts and payment transactions business policy. |   |   |
|  | <b>Mastercard credit and shopping cards</b>   | <b>HUF-based Mastercard debit cards</b>   |
| <b>Bank card transaction currency type</b>   |   |   |
| <b>HUF</b>   | No conversion   | No conversion   |
| <b>USD</b>   | 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 |
| <b>EUR</b>   | 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        |
| <b>Any foreign currency quoted by CIB other than the 3 listed above</b>  | 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     |
| <b>Any foreign currency other than the 3 listed above not quoted by CIB</b>  | 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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| <b>Conversion rules for Original Credit and Fast Fund remittance payment transactions</b>   |   |   |   |
|---|---|---|---|
| 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.<br>More information can be found in the Specific business regulations pertaining to bank accounts and payment transactions business policy.   |   |   |   |
|   | <b>VISA HUF-based Bankcards</b>   | <b>VISA EUR-based Bankcards</b>   | <b>VISA USD-based Bankcards</b>   |
| <b>Bank card transaction currency type</b>  |   |   |   |
| <b>HUF</b>  | 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   |
| <b>USD</b>  | 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   |
| <b>EUR</b>  | 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   |
| <b>Any foreign currency other than the 3 listed above not quoted by CIB</b>   | 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   |
| <b>Any foreign currency other than the 3 listed above not quoted by CIB</b>   | 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, the CIB Visa Inspire Embossed and CIB Visa Inspire Platinum 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/Maganszemelyek/Biztositasok/utazasor-biztositas](http://www.cib.hu/Maganszemelyek/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 are automatically linked to CIB Mastercard Gold debit and credit cards and to CIB Visa Inspire Platinum debit card, 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 Visa Inspire Platinum debit card and 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 Visa Inspire Platinum debit card and 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 Visa Inspire Platinum debit card and 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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- <sup>12</sup> 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](http://www.cib.hu/Maganszemelyek/Biztositasok/utazasi_vedelem_szolgaltatas)).
- <sup>13</sup> On the basis of Act CXVI of 2012 on the Financial Transaction Fee, the Bank provides a discount of HUF 993 per transaction (EUR 1,85 / USD 2,40 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.
- <sup>14</sup> Available from 30 June 2024 in case of CIB Visa Inspire Platinum.

