

DISCOUNTS AND SERVICES PROVIDED IN THE CASE OF A CIB KÁRTYÁZÓ ACCOUNT PACKAGE				
Specification of products and services		Extent of discount		
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 IN THE CASE OF CIB KÁRTYÁZÓ ACCOUNT PACKAGES				
Bank-card 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

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	Extent of discount
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	Extent of discount
FORINT-BASED DEPOSIT BANKCARD CIB MasterCard Gold	ANNUAL FEE FOR THE MAIN CARD	100%
SPECIAL PROMOTION FOR NEW DEBIT CARD APPLICATION		
<p>The annual fee of the first primary CIB VISA Inspire Electronic Bankcard is HUF 0 if it is applied during the promotion period (between 02.09.2016. and 31.12.2019.) next to a new CIB ECO bank account opened between 02.09.2016 and 31.12.2019 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>		

FORINT-BASED DEBIT BANKCARDS				
Bankcard (may be applied for)	CIB Visa Inspire Electronic Bankcard	CIB Visa Inspire Embossed Bankcard¹⁰	CIB MasterCard Gold	CIB Visa Internet Card²
ANNUAL FEE FOR PRIMARY CARD³	HUF 4 112 Annual fee for CIB VISA Inspire primary card for a CIB XL Private Account or CIB Basic Account: HUF 0	HUF 7 642	HUF 22 164*	HUF 1 573 HUF 0 for the following accounts: XL Transfer Private Account, Online Account Package
ANNUAL FEE FOR SUPPLEMENTARY CARD³	HUF 4 112	HUF 7 642	HUF 17 096	HUF 1 573
Transaction fees and commissions (per Bankcard Transaction)				
Purchase in Hungary	HUF 0		HUF 0	HUF 0 (may only be used for making purchases over the internet)
Purchase Abroad	HUF 0		HUF 0	

FORINT-BASED DEBIT BANKCARDS				
Bankcard (may be applied for)	CIB Visa Inspire Electronic Bankcard	CIB Visa Inspire Embossed Bankcard ¹⁰	CIB MasterCard Gold	CIB Visa Internet Card ²
Cash withdrawal with Bankcard from ATM⁴				
From ATM operated by CIB Bank ⁵		HUF 772	HUF 332	Not available
In Hungary, from non-CIB Bank (hereinafter: third-party) ATM		HUF 772	HUF 555	Not available
Abroad, from Intesa SanPaolo bank group's ATMs ⁶		HUF 0	HUF 2 771	Not available
Abroad, from other ATM		HUF 2 771		Not available
Cash deposit with Bankcard to ATM				
To ATM operated by CIB Bank with envelope		0,2 % + HUF 30 ¹¹ HUF 0 till 31.12. 2019.	0,2 % + HUF 30 ¹¹ HUF 0 till 31.12. 2019.	Not available
CIB Bank Zrt. által üzemeltetett saját ATM-be azonnali jóváírású befizetés		0,2 % + HUF 30 ¹¹ HUF 0 till 31.12. 2019.1	0,2 % + HUF 30 ¹¹ HUF 0 till 31.12. 2019.	Not available

FORINT-BASED DEBIT BANKCARDS				
Bankcard (may be applied for)	CIB Visa Inspire Electronic Bankcard	CIB Visa Inspire Embossed Bankcard ¹⁰	CIB MasterCard Gold	CIB Visa Internet Card ²
Over-the-counter cash withdrawal with Bankcard				
At third-party bank and at post offices, in Hungary	1,581%, min. HUF 1 266, max. HUF 126 690			Not available
Other financial institute abroad	HUF 5 278			Not available
Balance inquiry via CIB ATM	HUF 59			Not available
SENDING OF BANKCARD BY POST	HUF 0			
COLLECTION OF BANKCARD AT BRANCH	HUF 2 499			
CARD BLOCKING FEE (if not initiated by CIB Bank)	HUF 0		HUF 0	HUF 0



FORINT-BASED DEBIT BANKCARDS				
Bankcard (may be applied for)	CIB Visa Inspire Electronic Bankcard	CIB Visa Inspire Embossed Bankcard¹⁰	CIB MasterCard Gold	CIB Visa Internet Card²
CARD REPLACEMENT FEE				
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 1 624	HUF 1 624	HUF 1 791	HUF 805
Expedited Bankcard replacement abroad	not possible	USD 254.05	USD 282.27	Not available
EXPEDITED CASH WITHDRAWAL (abroad)	not possible	USD 197.6	USD 197.6	Not available
FEE FOR CANCELLATION OF EXPEDITED PROCEDURE	not possible	USD 56.45	USD 56.45	Not available

FORINT-BASED DEBIT BANKCARDS					
Bankcard (may be applied for)	CIB Visa Inspire Electronic Bankcard		CIB Visa Inspire Embossed Bankcard ¹⁰	CIB MasterCard Gold	CIB Visa Internet Card ²
BANKCARD PIN CODE REPLACEMENT FEE					
In the case of PIN code lost in post	HUF 0				Not available
In other cases	HUF 449				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

FCY-BASED DEBIT BANKCARDS		
Bankcard (may be applied for)	CIB Visa Inspire Embossed Bankcard (USD)	CIB Visa Inspire Embossed Bankcard (EUR)
ANNUAL FEE FOR PRIMARY CARD³	USD 29,36	EUR 24,91
ANNUAL FEE FOR SUPPLEMENTARY CARD³	USD 29,36	EUR 24,91
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 ATM⁴		
From ATM operated by CIB Bank⁵	USD 2,52	EUR 1,85
In Hungary, from non-CIB Bank (hereinafter: third-party) ATM	USD 3,38	EUR 2,51
Abroad	USD 7,55 with CIB Visa Inspire Embossed Bankcard (USD): 0 USD from Intesa Sanpaolo bank group's ATMs ⁶	EUR 6,03 with CIB Visa Inspire Embossed Bankcard (EUR): 0 USD from Intesa Sanpaolo bank group's ATMs ⁶
Over-the-counter cash withdrawal with Bankcard		
At third-party bank and at post offices, in Hungary	0.474%, min. USD 3.73	0.495%, min. USD 2.81
At a third-party financial institution abroad	USD 35,80	EUR 24,87
SENDING OF BANKCARD BY POST	HUF 0	
COLLECTION OF BANKCARD AT BRANCH	HUF 2 499	
CARD BLOCKING FEE (if not initiated by CIB Bank)	HUF 0 ⁷	HUF 0 ⁷

FCY-BASED DEBIT BANKCARDS		
Bankcard (may be applied for)	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 6,14	EUR 5,19
Expedited Bankcard replacement abroad	USD 254.05	EUR 203.24
EXPEDITED CASH WITHDRAWAL (abroad)	USD 197.6	EUR 158.07
FEE FOR CANCELLATION 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 1,70	EUR 1,44
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 on or after 19 February 2014: USD 700	In the case of contracts concluded by 18 February 2014: EUR 400 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

HUF-BASED DEBIT BANKCARDS				
Bankcard	CIB Visa Inspire Electronic Bankcard¹	Visa Electron MasterCard Unembossed	MasterCard Standard Visa Classic Visa Classic USD MasterCard Standard EUR CIB Visa Inspire Embossed Bankcard	CIB MasterCard Gold
Annual fee for CIB Travel Protection⁸	HUF 3 490 (If the cardholder is 65 years of age or more as of 1 January of the given year, the insurance fee is HUF 6,980.)			HUF 0
Daily fee for CIB Supplementary Travel Insurance	May not be applied for since 17.05.2017 HUF 490/day (after 01.01.2017) HUF 470 /day (until 31.12.2016)			
Additional extreme sports insurance cover	May not be applied for since 17.05.2017 HUF 564 /day			
CIB GOLD Assistance	Not available			HUF 0

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	MasterCard-type EUR-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 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 MasterCard into HUF at the exchange rate applied by it and valid on the day of the blocking ⁹ , which the Bank converts into EUR at its FX mid rate	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	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 MasterCard into HUF at the exchange rate applied by it and valid on the day of the blocking ⁹ , which the Bank converts into EUR at its FX mid rate	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

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	MasterCard-type EUR-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 rate valid on the previous work day before the settlement day	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 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 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	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	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 Bankcard Transaction is converted by MasterCard into USD at the exchange rate applied by it and valid on the previous work day before the settlement day, which USD 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 Bankcard Transaction is converted by MasterCard into USD at the exchange rate applied by it valid on the previous work day before the settlement day, which USD amount the Bank converts into HUF at its FX sell rate valid on the previous work day before the settlement day, and then, at the FX buy rate, into EUR.	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.

In the case of USD and EUR-based bankcards, at foreign merchants and in the case of transactions generated in HUF, the conversion takes place as per the rules described under OTHER CURRENCIES.



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): 9021 Győr, Aradi vértanúk útja 10.; 6720 Szeged, Kiss Menyhért u. 1. ; 1043 Budapest, István u. 8.; 1024 Budapest, Petrezselyem u. 2-8.; 1054 Budapest, Szabadság tér 15.; 2040 Budaörs, Kinizsi út 1-3.; 1033 Budapest, Flórián tér 6-9.- Flórián Üzletközpont, 1117 Budapest, Október huszonharmadika utca 6-8.; 1148 Budapest, Örs vezér tér 24.; 2045 Törökbálint Bajcsy-Zs. utca 75.; 4025 Debrecen, Piac utca 1-3.; 2100 Gödöllő, Szabadság tér 16-17.; 1027 Budapest, Medve utca 4-14.; 1027 Budapest, Gábor Áron utca 74-78.; 8000 Székesfehérvár, Palotai út 6.; 1024 Budapest, Lövőház utca 7-9.; 1036 Budapest, Bécsi út 154.; 6500 Baja, Déri Frigyes sétány 1-3. 1064 Budapest, Teréz krt. 21.; 1055 Budapest, Szent István krt.15.; 1149 Budapest, Bosnyák tér 9.; 1203 Budapest, Kossuth L. u 21-29.
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 the CIB Internet Bank, 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. The service is provided by AIG Europe Limited Hungarian Branch Office (previous name: CHARTIS Europe S.A. Hungarian Branch Office). The terms of the CIB Travel Protection cover are contained in the General and Special Terms and Conditions of Travel Accident Insurance, and the terms of the CIB Supplementary Travel Insurance and supplementary extreme sports insurance are included in the provisions applicable to the "Medium" services as set forth in the Travel Guard Insurance Terms and Conditions. The CIB Travel Protection may be applied for by anyone aged 14 to 74, and ceases to be valid once the insured person reaches 75. The supplementary travel insurance may be applied for by those under 80 years of age, and the sports-related cover by those under 70.
9. MasterCard publishes the exchange rates that it applies on the following website: <https://www.mastercard.com/global/currencyconversion/index.html>, a Visa publishes the exchange rates that it applies on the following website: http://www.visaeurope.com/en/cardholders/exchange_rates.aspx. Due to the rules on rounding the exchange rates specified on the card companies' websites may differ slightly from the rate actually applied.
10. From 1 January 2014 to 31 December 2014 the Bank will be introducing unilateral changes to the various card types, in accordance with the procedure specified in the Specific Business Regulations Pertaining to Bank Cards for Consumers. The Bank
 - the Visa Classic and MasterCard Standard card to a CIB Visa Inspire Embossed Bankcard,
 - the Visa Classic USD card to a CIB Visa Inspire Embossed Bankcard (USD),
 - the MasterCard Standard EUR card to a CIB Visa Inspire Embossed Bankcard (EUR),
 - the MasterCard CIB Internet card to a CIB Visa Internet card,
 - the CIBEZZ MasterCard Unembossed bankcard, CIBEZZ Visa Electron bankcard, the MasterCard Unembossed bankcard and the Visa Electron bankcard to the CIB Visa Inspire Electronic Bankcard.

Date of change: anniversary of the card, or in the case of a primary and supplementary card, in the month that is specified as the expiry date of the card, whichever month is the earliest according to the calendar.

Exceptions to the change:

 - If at the time of the change the cardholder already has a bankcard of the type that the card in question is being changed to, then that card will not be changed.

BANKCARD List of Conditions for Private Individuals

Effective from: 17th June 2019



- If several of the cardholder's cards are subject to change to the same type of card, then the only card that will be changed will be that whose month of expiry is the earliest according to the calendar.

When applying for a new CIB Visa Embossed Bankcard, the Visa Classic and MasterCard Standard bankcard contract related to the same account will terminate upon the expiry of the bankcard, and the bankcard(s) will not be renewed.

When applying for a new CIB Visa Embossed Bankcard (USD), the Visa Classic USD bankcard contract related to the same account will terminate upon the expiry of the bankcard, and the bankcard will not be renewed.

When applying for a new CIB Visa Inspire Embossed Bankcard (EUR), the MasterCard Standard EUR bankcard contract related to the same account will terminate upon the expiry of the bankcard, and the bankcard will not be renewed.

When applying for a new CIB Visa Internet Card, the MasterCard CIB Internet Card contract related to the same account will terminate upon the expiry of the bankcard, and the bankcard will not be renewed.

¹¹ Valid only for contracts signed after 17.06.2019.]